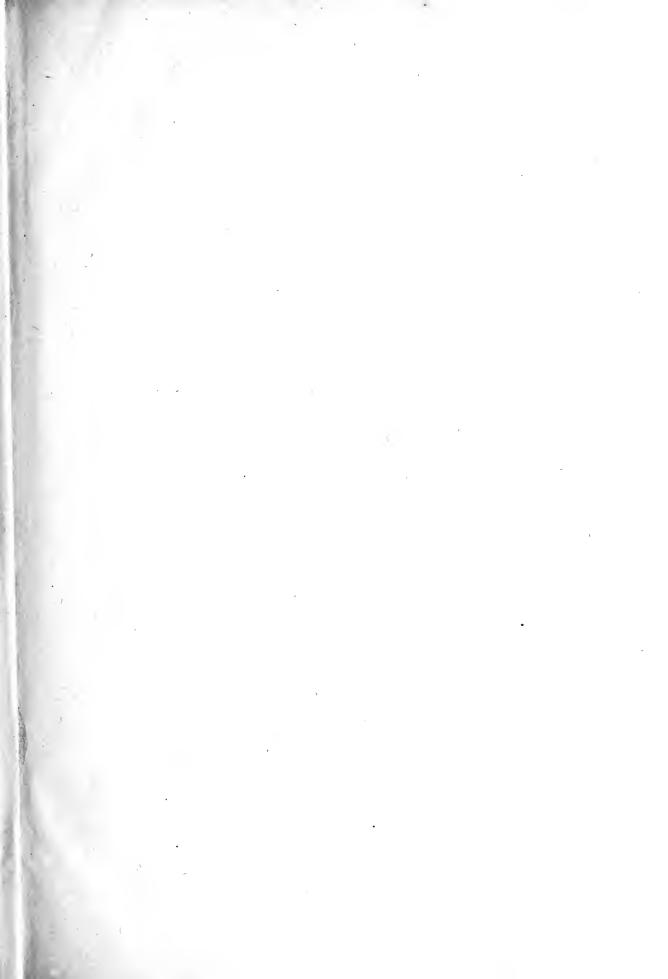
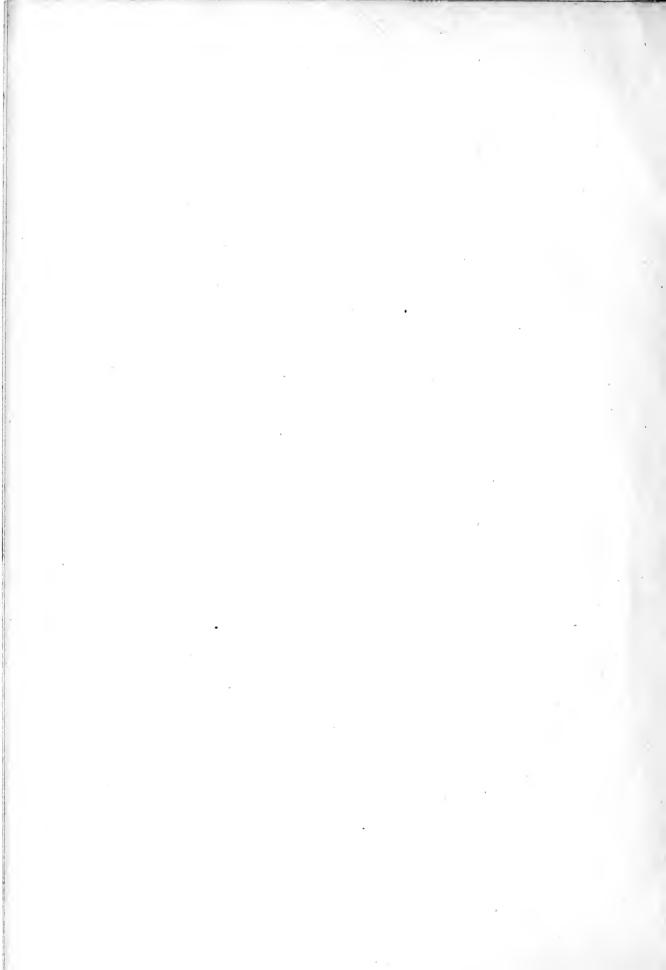




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THE AMERICAN LEGION

WAR RISK INSURANCE CONFERENCE

HELD AT

WASHINGTON, D. C.

DECEMBER 15, 16 and 17, 1919

BY INVITATION OF

R. G. CHODMELEY-JONES

DIRECTOR OF THE

BUREAU OF

WAR RISK INSURANCE

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While attending the First National Convention of the

#### FOREWORD

American Legion, held at Minneapolis, Minnesota, November 10, ll and 12, 1919, R. G. Cholmeley-Jones, Director of the Bureau of War Risk Insurance, Washington, D. C., made this announcement

at a meeting of the Committee on War Risk Insurance:

"Immediately following the convention or during the convention it is my purpose to invite the State Chairman of every State in the Union to come to Washington as soon after this convention as possible, so as to follow up any recommendations made by the American Legion."

Upon his return to Washington the Director of the

Bureau of War Risk Insurance recommended to the Secretary of the

Treasury that a conference be held at Washington for the purpose
of securing cooperation from the various State representatives of
the American Legion in matters of vital importance to former service men. The calling of the conference was approved by the Secretary of the Treasury, and under date of November 28, 1919, the following telegram was sent by the Director of the Bureau of War Risk Insurance to Colonel Franklin D'Olier, National Commander of the American
Legion:

 "You are urged to attend an important threeday conference to be held in Washington, commencing Monday, December 15, of all the State Commanders of the American Legion and the Grand This meeting will consider National Commander. all matters affected by the resolutions passed by the American Legion at the Minneapolis convention and also pending legislation. tunity will be given for a thorough review of the work of the Bureau, its present condition and fu-An opportunity will be afforded for ture program, an interview with official representatives of the Vocational Board, the Public Health Service, the Red Cross and possibly the members of the committees of the House and Senate that have to do with War Risk Insurance matters. Please telegraph your acceptance or name of representative who will represent you. "

(Signed) R. G. CHOLMELEY-JONES,
Director, Bureau War Risk Insurance.

Of the invitation thus given, Colonel Franklin D'Olier,
National Commander, the American Legion, telegraphed his acceptance
and the American Legion War Risk Insurance conference began in the
Bureau of War Risk Insurance in Washington on Monday, December 15,
1919. Sessions of much interest and profit were held as follows:
Monday, morning and afternoon; Tuesday, afternoon; Wednesday, morning
and afternoon. A reception and dinner for the American Legion delegates
and the Director of the Bureau of War Risk Insurance and his staff were
held at the National Capitol on Tuesday evening, at which were present
various United States Senators, Representatives in Congress and a number

of wounded service men from the Walter Reed Hospital, in Washington.

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#### THOSE AT CONFERENCE

Following is a list of the American Legion officers and delegates present at the three-day conference at the Bureau of War Risk Insurance, December 15, 16 and 17, 1919:

AMERICAN LEGION NATIONAL COMMANDER AND STAFF

FRANKLIN D'OLIER
National Commander.

LEMUEL BOLLES
National Adjutant.

T. W. MILLER

H, H, RAEGE

FRANK WIDEMAN

J. T. TAYLOR

FLORIDA

CHARLES F. SHERIDAN

### STATE REPRESENTATIVES

ALABAMA WILLIAM M. ROGERS ARIZONA ORVILLE S. McPHERSON ARKANSAS J. J. HARRISON CALIFORNIA FRANK V. BRUHN BURON R. FITTS COLORADO H. A. SAIDY CONNECTICUT ERIC NUTT DELAWARE M. I. SAMUEL THOMAS W. MILLER DISTRICT OF E. LESTER JONES COLUMBIA H. H. RAEGE

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ILLINOIS

INDIANA

IOWA

KANSAS

KENTUCKY

LOUISIANA

MAINE

MARYLAND

MASSACHUSETTS

MICHIGAN

MINNESOTA

MISSISSIPPI

MISSOURI

MONTANA

NEBRASKA

NEVADA

NEW HAMPSHIRE

NEW JERSEY

NEW MEXICO

J. G. C. BLOODWORTH

LEROY V. PATCH

MILTON J. FOREMAN

T. VICTOR KEENE

J. H. MOUNT

RAYMOND A. SMITH

W. A. PHARES

FRANK E. SAMUEL

H. de HAVEN MOORMAN

T. S. WALMSLEY

GILBERT GREENLAW

W. WAYNE

EDWARD L. LOGAN

AUGUSTUS H. GANSSER

HARRISON FULLER

PAUL CHAMBERS

SIDNEY HOUSTON

H. C. THOMPSON

T. J. McGUIRE

J. C. SCRUGHAM

FRANK J. ABBOTT

O. E. CAIN

THOMAS GOLDINGAY

H. C. KRAMER

HERMAN C. BACA BRONSON M. CUTTING

N. M. ROSWELL

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PENNSYL VANIA

RHODE ISLAND

SOUTH CAROLINA

SOUTH DAKOTA

TENNESSEE

TEXAS

UTAH

VIRGINIA

VERMONT

WASHINGTON

WEST VIRGINIA

WISCONSIN

WYOMING

CHARLES F. SHERIDAN

JOHN WILBUR

C. W. WICKERSHAM

JOHN A. BEASLEY

C. L. DAWSON

HUGH K. MARTIN

JOHN J. SASLAVSKY

W. B. SIPLE

THOMAS J. SHEA

WILLIAM B. FOLLETT

FRANKLIN D'OLIER

THOMAS F. MEEHAN

WILLIAM G. MURDOCK

ALEXANDER H. JOHNSON

JULIUS H. WALKER

CLAUDE J. HARRIS

H. S. BERRY

CHARLES W. SCRUGGS

J. C. WOOD

WILLIAM A. STUART

JOHN M. THOMAS

LEMUEL BOLLES

FRED E. HAMILTON

F. R. JEFFREY

E. H. SMITH

JOHN C. DAVIS

CHARLES S. HILL

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RESUME

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STATE EXECUTIVES

WITH

BUREAU OF WAR RISK INSURANCE

AT

WASHINGTON, D. C.

DECEMBER 15-16-17, 1919

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# RESUME OF CONFERENCE OF AMERICAN LEGION STATE EXECUTIVES WITH BUREAU OF WAR RASK INSURANCE

At Washington, D. C., December 15-16-17, 1919,

The conference of the American Legion and the Bureau of War Risk Insurance, held in Washington Dec. 15-16-17, grew out of the activities of the American Legion at its national convention in Minneapolis Nov. 11-12-13.

The Bureau of War Risk Insurance was created as a new bureau of the government to administer such war legislation as was included in the original War Risk Act and subsequent amendments to that act.

That such an organization, destined to deal in problems the size of which never before had been dreamed of, should have functioned imperfectly, was inevitable.

#### THE LEGION'S NATIONAL CONVENTION

At its national convention in Minneapolis in November, the Bureau and its relations to ex-service men were the subject of much discussion. The convention appointed a committee to examine into the general subject, including thereon a member from each state. The purpose of that committee was stated at the time as follows:

"To recommend how ex-service persons may receive the most effective assistance from the American Legion, the national, state and post organizations, and also to recommend what improvements in legislation and administration, if any, should be urged upon the government."

The spirit in which that committee undertook its task is best exemplified by the definiteness and business-like form in

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which it submitted its report. The recommendations of the committee were submitted under three heads:

First. What Congress shall do; Second. What the American Legion shall do; Third. What the War Risk Bureau shall do.

All of the debate and all the recommendations advanced by the Legion were put forward in such a manner that it was clear that its primary motive was that of friendly helpfulness toward the Bureau itself. In order that the attitude of the Legion may be clear from the beginning, its conclusions are stated now:

- 1. The duty of Congress.
  - (a) Pass the Sweet Bill, (a measure to extend the scope and functions of the War Risk Act)
  - (%) Pass the Waron Bill, (a measure to extend the scope and effectiveness of the Bureau's machinery so as tooobtain intimate contact with the men)
  - (c) Defeat the Harding-McCulloch Bill, (a bonus measure)
  - (d) Pass certain new legislation, the exact nature of which is stated hereafter.
- 2. The duty of the American Legion.

Launch an active campaign to obtain at once for ex-service men and their dependent relatives the benefits of the War Risk Act, and to provide for that purpose in each State organization of the Legion an official to organization state immediately through local posts, so as to perfect machinery for bringing about prompt adjustments and settlements.

3. The duty of the Bureau of War Risk Insurance.

Employ more ex-service men in the Bureau, give prompt attention to inquiries directed to the Bureau, and GET BUSY!

These recommendations represented the best thought of the committee after continuous and conscientious deliberations over three days. It was felt, however, by the officials of the Legion and by the Director of the Bureau as well, that more was needed.

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#### CONFERENCE IS CALLED

It was felt that a larger, more thoroughly organized and equipped conference, where the machinery of the Bureau and of Congress could be inspected and observed in operation, might be obtained.

Accordingly, on his return to Washington, Col. R. G. Cholmoloy-Jones, the Director of the Bureau, had a conference with Col. Franklin D'Olier, National Commander of the Legion, which resulted in calling the conference of state commanders above referred to.

In order to understand not only the recommendations of the committee at the Minneapolis convention, but also to understand the discussion at the Washington conference, it might be well to preface this brief description of that conference with a concise statement with regard to the Bureau itself.

The functions of the Bureau are comprehended, roughly, within four classes:

I - Marine Insurance, covering the lives of seamen, the vessels and their cargoes.

Under the marine insurance function, the Bureau had issued policies to the amount of \$4,500,000,000 and had made a profit of \$17,000,000.

II - Allotments and allowances to dependents of men in the military and naval establishments.

Allotments and allowances of approximately \$600,000,000 had been disbursed to 2,500,000 families of those who had seen military or naval service. Provisions of the War Risk Act enabled some persons in the military and naval service — and compelled certain others — to make allotments from their pay to persons dependent upon them. In addition, certain allowances were granted dependents and paid directly out of public funds.

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III - Compensation paid for death or disability of persons engaged in any branch of the armed service.

Compensation claims, both real and possible, claims, totalled 324,992 at the date of the conference. Of these, 140,316 have been allowed; 116,571 were active claims and 23,745 have been closed because of death or improvement of the soldier; 88,238 claims, including possible claims, were pending.

IV - Insurance of the lives of soldiers, sailers and marines.

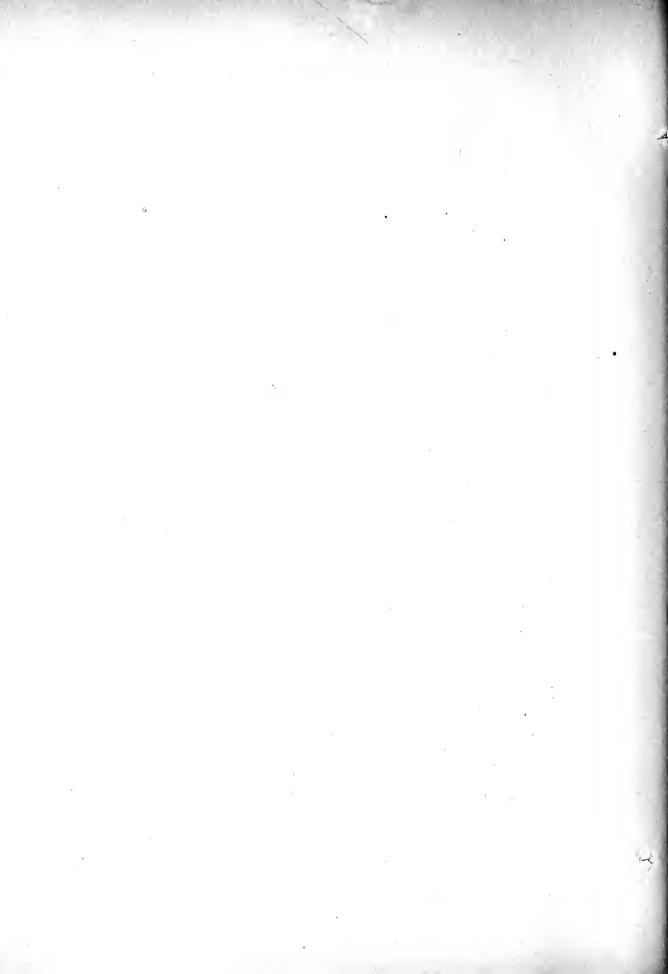
Approximately 4,000,000 men and women were insured under this Act. One in service might obtain any multiple of \$500 not less than \$1000 or more than \$10,000 of insurance. The average policy was for \$8,700 and the annual premiums \$300,000,000. The amount of insurance so written was about 50% greater than the total written by all American insurance companies combined during their entire history.

A provision in the organic act directed that the payment of the full amount of the policy should be spread evenly in monthly installments over a period of 20 years. Authority was also granted by which this "term insurance" could be converted without medical examination into some other form, such as ordinary life, 20-payment life, endowment maturing at age 62, or into other usual forms of insurance.

#### BILLS PENDING IN CONGRESS

The Sweet Bill, to which reference has been made and which was endorsed unanimously by the Minneapolis convention, provided for alteration of the organic act to include:

- 1. Haterially increased compensation for disablod men.
- 2. Extension of the classes of persons to whom insurance may be payable, including the insured's estate.



- 3. Payment of converted insurance in a lump sum or monthly installments covering three years or more at the option of the insured.
- 4. Expanditure of compensation of mental defectives for their care and comfort by the Director's order without appointment of legal guardian.
- 5. Allowing compensation and automatic insurance from date of induction, instead of enrollment.
- 6. Terminating War Risk allowances four months after the declaration of peace by the President.
- 7. Reciprocal provision of medical and surgical care for discharged service men of our Allies residing in the United States.

The Wason Bill was designed to secure better administration by:

- 1. Authorizing the Bureau to establish fourteen regional offices and such sub-offices as might be needed to bring operations closer to the men.
- 2. Granting it the right to advertise in newspapers and periodicals to acquaint all persons with their rights under the War Risk Act.
- 3. To receive payments of insurance premiums through post offices and rural mail carriers.

#### NEW LEGISLATION RECOMMENDED

The new legislation recommended by the Legion at the Minneapolis convention had for its objects the following:

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- 1. Extension of the principles of the Sweet Bill so that term incurance as well as converted insurance should be payable at option in a lump sum.
- 2. Elimination of all rostrictions as to the classes of permitted beneficiaries.
- 3. Relief of certain persons from payment of premiums on term insurance, including those who are receiving hospital care under the Bureau, those receiving vocational training and those temporarily totally disabled, during those periods, retroactive to the date of the declaration of war.
- 4. Free hospital, surgical and medical care for all service men honorably discharged, if applied for within one year from the date of their discharge or passage of this act, whichever is the later.
- 5. Combination of the Federal Board for Vocational Training with the Compensation Division of the War Risk Insurance Bureau.
- 6. Revision of the rates upon the basis of an actuarial ascertainment of the true cost based on experience.

THE WASHINGTON CONFERENCE

Such was the status at the opening of the Washington conference on December 15. There were present representatives

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of practically all the State organizations, together with the National Commander, Franklin D'Olier, and National Adjutant Lomuel Bolles.

The purpose of the conference was, frankly, to obtain the constructive criticism and active cooperation of the men most directly affected, in order to improve to the utmost the service rendered by the Bureau. In opening the conference and welcoming the delegates, the Director introduced the Hon. Carter Glass, Secretary of the United States Treasury, who exemplified the spirit of the conference by saying:

"We want you to see for yourselves something of the tremendous task that has been undertaken through the Bureau of War Risk Insurance for
those men who went across the seas and for those
who marshalled themselves here at home, not only
willing but eager to go across the seas to maintain the honor and dignity of their country in a
great war for civilization.

as completely performed as you or I might well wish, but I am quite sure that after having observation of the various branches of this Bureau, you will be willing to concede that what has been done has been very earnestly done, and that any omission that may have occurred has been practically unavoidable. It is a new and unique enterprise of Government. There were no beaten paths, no usages or rules for our

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guidance. It was an uncharted sea, but those who have worked have worked faithfully if not always intelligently, and a very serious and sincere effort has been made to serve you men who so gallantly served your country.

"We want you here for your intimate observation with the hope that suggestions may occur to you, that you may frankly give us your opinions and your judgments of what has been done, of what is being done, and of what you think may be done. We especially would be obliged to you for any suggestions as to necessary legislation to perfect the system we have in operation.

"I want to assure you very earnestly that for the little while I shall remain as Secretary of the Treasury, I want to cooperate with you with the intensest earnestness to the end that this system may redound to your good."

The constructive policy of the American Legion was outlined clearly by the reply of Commander D'Olier:

"It is particularly fitting, I think, that the first meeting under the new administration should be here in Washington for the purpose of doing what we can to improve the service rendered our disabled men and all ex-service men. I want, in the name of the Legion, to express to the Secretary, Mr. Glass, our appreciation of the spirit

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in which he is doing his work and assure him that we, representing the State departments of the American Legion, are here for the distinct purpose of cooperating with him and his assistants in every way possible. We are all interested in exactly the same thing, more effective service in this work, and I want to assure him that during the next three days our whole thought will be: 'What can we do to help him and also to help the ex-service men?' "

### THE CONFERENCE STARTS ITS WORK

As evidence of its intention to adhere to the spirit outlined by the officials of both the Legion and the Government, the conference plunged immediately into a discussion of the Sweet Bill, which previously had been endorsed by the Minneapolis contention.

The entire Sweet Bill was read by J. P. Taylor of the American Legion Legislative Committee, as it had been amended by the Director of the Bureau, who had incorporated into it certain provisions which were regarded as necessary for extending the scope and functioning of the War Risk Act to meet more accurately the obvious wish of the Congress to care for ex-service men and women and their dependents, and to include the vital points contained in the Legion's resolutions, unanimously adopted at its National Convention.

The first subject of divided discussion was the enlargement of beneficiary classes for all benefits of the War Risk Act, through more general interpretation of the meaning of the terms The second of th

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"child, father, mother, brother and sister".

There was no dissension from the view that the length of time a child had been adopted or the legitimacy of its parentage should not bar the child from benefits of the Act. It was likewise agreed unanimously that the term "parent" should include step-parents, parents through adoption and persons who had stood in loce parentis to a member of the military or naval forces for at least a year at any time prior to his enlistment or induction.

considerable stress was laid on the wisdom of including those persons who stood in loco parentis to the ex-service man. The same feeling existed as to widening the terms "brother" and "sister" to include the children of persons who had stood in loco parentis to an ex-service man or woman so that the definition of the term should be based on the actual home conditions rather than on consanguantly.

### ALLOTMENT AND ALLOWANCE

consideration of the allotment and allowance feature of the War Risk Act evoked little commont. There was accepted without debate the provisions that the family allowance should be paid to death or one month after discharge but not more than four months after the termination of the present war emergency, when the allotments of pay shall be made under such regulations as the Secretary of War and the Secretary of the Navy might prescribe.

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# COMPENSATION

One of the most important subjects of discussion was the compensation provision of the Sweet Bill, the terms of which are taken up here categorically.

First, the provision that the Director be permitted to spend the compensation due insane ex-service men in public or governmental asylums through the Chief Executive Officer of the asylum or through immediate related dependents evoked discussion regarding the wisdom of payments through the asylum head.

It was explained by the General Counsel of the Bureau that the expense of appointment of guardians or conservators, the complication of legal processes and the fact that near relatives were often widely separated from the ex-service man, legislated to make more difficult and unwieldy in many instances the simplest efforts of the Bureau to procure for the unfortunate individual the added care and comfort which his compensation was devised to provide for him. Serious objection was raised as to the propriety of permitting asylum superintendents or executives to expend the money of the patient lest it might result in the exploitation and waste of funds.

A comprenies was effected under which the Congress was requested to permit the Director, if satisfied that mental incompetency existed, to order all money payable under the Act paid into the Treasury of the United States to the credit of the beneficiary, with a further

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proviso that all such funds should be dispelled under an order of the Director and subject to his discretion, thus leaving him power to withdraw the privilege of expending funds in cases where he believed the person who would otherwise be chosen to be incompetent, dishonest, or lacking in a sense of responsibility. Authority was asked, under such circumstances as the Director might deem proper, to pay such funds over to the wife, dependent husband, minor children, or dependent parents of any such inmate.

#### ESTABLISHMENT OF MILITARY STATUS

The exact point at which civilian life stops and military life begins has been debatable, some authorities holding that it begins at the point of induction by the local draft board but before acceptance and enrollment for active service. Other authorities have held that military service begins only with acceptance and enrollment.

There was a unanimous opinion that persons who were disabled while in this anomalous transition period between induction and enrollment should be considered as entitled to compensation for any injury suffered in the line of duty. It also was agreed that any insurance application made during the same period should be deemed valid.

The entire compensation article was made retroactive to April 6, 1917, the date of the beginning of the war, with the requirement that any pensions or other gratuities, otherwise received, should be deducted.

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# INCREASE IN COMPENSATION

No single subject came up for discussion in the Minneapelis Convention of the Legion on which sentiment was more strongly expressed than the demand for increased compensation for service men and women disabled during the war.

No. single subject had more persistently engrossed the attention of both the Legion in its deliberations and the Bureau of War Risk Insurance in its efforts to make its service conform more completely to the effect desired by the Congress to care for these in disabled ex-service men and women.

It had come to be an accepted principle that temporary total disability, which was the basis on which most compensation was computed, should be the same as the maintenance allowance of men taking vocational training from the Federal Board for Vocational Education.

Accordingly, the provisions of the bill were quite generally acclaimed, in enlarging the amount to be paid for a person temporarily totally disabled from the basis of \$30.00 for an unmarried claimant, as it existed in the original Act, to \$80.00 with an addition of \$10.00 for a wife and \$5.00 for each child to include two, and \$10.00 for each dependent parent.

It was called to the attention of the Conference that figures had been submitted to the Legion at its National Convention which would have made the additional amount for a wife \$15.00, the additional amount for the first child \$10.00, for the second child \$7.50 and for each child thereafter \$5. and this was put forth as the desire of the Legion.

# AN CONTRACTOR OF COMME

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To this was applied the present existing ruling \*that partial and temporary disability would be compensated by the percentage of physical disability, which would be the yard scale by which would be measured \*the reduction in earning capacity\*, and that it would not depend at all on the previous amount of pay which the soldier earned or what he received after service.

Both the original Act and the Sweet Bill provided that a scale of ratings of percentage of disability should be made up by the Medical Advisor of the Bureau. Discussion of this scale brought out the fact that the American schedule of estimates was far more liberal than any in use in any of the allied countries. The only one which approaches the United States in this respect is Canada, but even the Canadian schedule is considerably less liberal than the American scale.

It was agreed that the Bureau practice of including tuberculars under the heading of temporarily totally disabled persons until an examination could be made to determine their possibility of recovering, was the correct procedure.

For permanent, total disability it was agreed that the flat rate of \$100 per month would apply and the classes of injuries heretofore scheduled as constituting total permanent disability were enlarged; the increase for dependents, provided for persons temporarily totally disabled, was applied here.

It was provided additionally, that should a man suffer from two injuries, each of which would constitute total and permanent disability, he would receive \$200 per month; should any disabled person be so

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helpless as to require a nurse or attendant, an additional \$20 per month could be allowed.

The same method of computing amounts to be paid men partially and permanently disabled was agreed upon as was provided for men partially and temporarily disabled; that is, it would depend on the percentage of reduction in actual physical capacity.

In addition to compensation, it was agreed that the injured person should be furnished medical, surgical and hospital services and all prosthetic appliances that might be deemed necessary.

# RECIPROCAL COMPENSATION

The Bureau's suggestion that medical and surgical care be provided the honorably discharged ex-service men of our Allies, as a part of a reciprocal arrangement being developed among the several countries, met unanimous consent and agreement from the conference.

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#### INSURANCE

On a parity of importance with compensation was the subject of Insurance and such changes as might be regarded necessary for making it most acceptable. The provisions of automatic insurance of \$25 per month for 340 months were extended unanimously to apply from the beginning of the War to the date of the armistice; to include men from date of induction instead of from date of enrollment into service; and to include any man meeting death or total disability within 120 days after his entry into service, or after October 15, 1917. A provision was asked, however, that if a man applied for insurance after the 120-day limit and had been paying premiums on it, his application be deemed valid.

The only discussions on this arose from a provision to apply the automatic insurance to all men on board the United States Ship Cyclops, which is believed to have sunk at some March 4, 1918. The discussion was whether the automatic insurance would curtail the rights of men who may have applied for more than this amount of insurance. The proposal was accepted, however, when it was made known that several persons on board this ship were still within the 120-day period, and, too, other War Risk records are believed to have been on board.

#### INCREASED BENEFICIARY CLASSES

The next subject of apparent vital interest was the enlargement of the classes of beneficiaries of insurance, beyond those enlargements made at the beginning of the discussion as applying to family allowance and compensation, as well as insurance, in the enlargement of the definitions of terms used in the Act.

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The draft prepared by the Director of the Bureau, which would have enlarged these classes to include also uncles, aunts, nephews, nieces, brothers-in-law, sisters-in-law, was accepted and the discussion had proceeded to other matters in subsequent meetings, when the subject came up again on the declaration of a delegate to this general effect:

"We were instructed positively by the National Convention in its unanimous adoption of the report of the War Risk committee, to seek the elimination of all restrictions to the classes of beneficiaries. If we recede from this point, we do so without authority and in direct violation of our instructions."

Whereupon the conference determined to request Congress that all restrictions be eliminated.

In the line of subsequent developments, it may be well to set down here certain provisions which had been included in the draft of the Bill submitted by the Director, which included among other things, these:

- 1. If the insured leave no beneficiary, the insurance would go to his estate.
- 2. If survived by beneficiaries, all of whom die before all payments are made, the balance would go to the estate of the last beneficiary.
- 5. If converted, and no beneficiary be named, or if the designated beneficiary does not survive the insured, the unpaid insurance goes to the estate of the insured.
- 4. If converted, and the designated beneficiary survives the insured and dies before receiving all of the converted insurance payable, the remainder goes to that beneficiary's estate.

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#### LUMP SUM PAYMENTS

Probably the feature of insurance of greatest concern to the Legion executives present, was the desire for the payment of insurance to beneficiaries in a lump sum.

The draft under discussion provided that converted insurance only could be paid optionally in a lump sum or in monthly installments for 36 months or more at the election of the insured, it also would permit the beneficiary, in the absence of an election by the insured, to receive payments in monthly installments of 36 months or more but not for a lump sum.

Again the explicit instructions of the National Convention were called to mind by a delegate who insisted that the same optional settlements be provided for term insurance as for converted insurance. So overwhelming was this sentiment that the conference adopted the following resolution:

"Resolved, that it is the sense of this conference that both term insurance maturing after November 11, 1918, and all converted insurance may be paid in a lump sum and that all provisions of the War Risk Act which limit the class of persons to be designated as beneficiary of any Government insurance, be repealed."

In response to an inquiry as to why similar payment could not be made to beneficiaries of persons who met death during the War, the Director explained that to pay such claims there would be required an immediate appropriation of \$1,080,000,000, which was not possible at this time. It therefore, was agreed that these options could not be applied to war losses themselves because of the magnitude of the financial problem that would be involved.

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Supplementing their determinations, it was decided by motion that each person present on the following morning should call upon his senators and representatives and urge forcefully upon them, the Legion's request that the essence of the foregoing resolution be included in the Sweet Bill

#### WASON BILL

Discussion of the Wason Bill, a measure which the Minneapolis Convention unanimously recommended for immediate passage, took up first the decentralization of the Bureau so that its functioning might be brought into more intimate connection with ex-service men and women.

This was first considered in connection with the proposal to divide the nation into regional districts in accordance with population and other considerations, similar to the regional division of the Federal Reserve Bank system, the U. S. Public Health Service, the Federal Board for Vocational Education and the American Red Cross, all directly connected with the task of serving the soldier, sailor and marine; the proposal was for a central office in each region and such sub-offices as were needed for the best interests of the organization.

There was no question about the necessity for their establishment, to provide some tangible channels of communication between the men and the Bureau.

# NECESSITY FOR ADVERTISING

The discussion then turned to that section of the Bill which would permit the Bureau to advertise in newspapers and magazines in order to acquain persons entitled to the benefits of the War Risk Act with their rights and privileges. Debate brought forth the fact that much irregularity has resulted in the past because of extreme centralization. Literature which is sent out

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It works especial hardships in the case of soldiers, many of whom are young, unmarried, and do not remain long in one place. It is usual, as a result of these delays, for approximately 30% of the correspondence or circulars sent out to be returned to the Bureau. To obviate this, it has seemed that advertising, which offers a direct, rapid, and much more economical way of spreading such important information, would add enormously to the efficiency of the Bureau and would be considerably more economical.

## COLLECTION OF PREMIUMS

One feature of the Bill, which had unanimous approval and which was regarded as extremely important by the delegates to the conference, was that provision which would authorize the Secretary of the Treasury and the Post-master-General to prescribe rules and regulations for the collection of Insurance premiums through Post Offices and Rural Mail Carriers. There was some discussion as to how much of the Post Office Organization should be used in this collection, and it finally was agreed that the text of the Bill, in providing that the Cabinet Officers concerned could arrange for the collection in any manner deemed most expedient and satisfactory, gave the Director of the Bureau of War Risk Insurance sufficient opportunity to put this collection system into effect in the manner found by experience to be most desirable.

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Aside from the customary provision of a section of the Bill appropriating sufficient funds to carry out the purposes of the Act, in this instance \$2,000,000, the Director had attached to the original Wason Bill certain further corrections to the original War Risk Act, which had been regarded as subjects of considerable importance by the American Legion National Convention.

Two of these, relating to removal of all restrictions as to classes of insurance beneficiaries and payment of all insurance in a lump sum, as here-tefore related, had been transferred to the Sweet Bill earlier in the session.

There remained four other subjects, regarded by the Conference as of great importance:

- 1. To relieve from the payment of premiums on Term Insurance, retroactive to October 6, 1917, persons receiving hospital care from the Bureau, those receiving hospital care from the Bureau, those receiving vocational training, and those temporarily and totally disabled during the periods of those conditions.
- 2. To enable the Bureau to provide without cost hospital, surgical and medical care and treatment for all honorably discharged ex-service men and women, regardless of the origin or aggravation of their disabilities, on their application within one year from the date of their discharge or from the date on which this Bill, as an Act, would go into effect, whichever was the later.
- 3. Payments of converted insurance, when it matures by reason of a total and permanent disability of the insured, should be made, not from premium receipts, but from the war-hazard appropriations of the government, inasmuch as the converted rates contain no provision for this extra payment.
- 4. Payments for total, permanent disability should not diminish the amount that would have been payable at the death of the insured or other maturity of the insurance, had no payments been made for such disability.

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## CONSOLIDATION OF GOVERNMENT AGENCIES

At the Minneapolis convention, stress was laid on a request to Congress to

"Combine the Federal Board for Vocational Training with the Compensation Division of the Bureau of War Risk Insurance."

This suggestion was brought before the conference in connection with the fact that Senator Reed Smoot of Utah had announced it was his purpose to seek by legislation to break up the Bureau of War Risk Insurance, placing the various divisions in several different governmental departments for administration. The Senator's idea was to place the Allotment and Allowance Division in the War and Navy Departments; the Compensation Division in the Pension Office of the Department of the Interior; and the Insurance Division in the Post Office Department. The delegates became very much aroused over the proposal to disjoint and scatter the Bureau at a time when "obviously and pointedly it was reaching effective functioning."

The attitude of the conference is best indicated by the fact that they regarded this matter of such importance that in addition to instructing their regular legislative committee to oppose all efforts to disorganize the Bureau of War Risk Insurance, the conference unanimously provided in addition a special committee to wait upon Senator Smoot and other members of Congress who were advocating disintegration of the Bureau, and to use every effort available to "prevent this disastrous thing that we are trying to avoid."

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e e de la francia de la versa de la ve La versa de la The delegates also unanimously adopted a statement of opinion to the effect that the American Legion regarded as essential the consolidation and coordination of the Bureau of War Risk Insurance, the Federal Board for Vocational Education, the United States Public Health Service and other governmental agencies participating in the work for ex-service men and their dependents under one directing head, rather than wasting its effectiveness by scattering it still farther than at present. This was urged for reasons of economy, efficient administration, and effective functioning.

On a subsequent day this matter, in which the delegates showed much concern, came up for further discussion. The delegates supported their contention that Senator Smoot's plan would not bring about economy, by bringing to light some facts about personnel required. For instance, the Senator believed that 2,500 clerks in the War and Navy Departments could handle the allotment and allowance work, whereas it developed that in the present Allotment and Allowance Division only 2,200 workers were engaged, and this number was being reduced with remarkable rapidity.

As to a transfer of compensation work, it was learned this would require an entire new set of records and would destroy the efficiency that had been built up in using the same records for both insurance and compensation claims which was the present practice in the Bureau.

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The delegates agreed with the suggestion of the Director that the insurance problem was not simply one of premium collection, but that this collection was only a detail of the immense problem of handling an insurance company larger than several of the largest commercial companies combined, with all the complex administrative details of such a business.

It was agreed that the principal value of the Post Office to insurance would be in the convenience in premium collection, all of which already had been included in the Wason Bill.

## RECEPTION AT THE CAPITOL

At the opening of the conference there was received an invitation from members of Congress to a reception and dinner for the national and state commanders of the American Legion and the Director of the Bureau of War Risk Insurance and his staff on the evening of the second day of the conference. This was held in the dining hall of the House of Representatives, and in addition to the guests mentioned there was present a group of sixteen wounded ex-service men from Walter Reed Hospital.

At this dinner, all of the thought and conclusions reached by the conference, up to that point, were condensed into one evening's expression to the Members of Congress of the things regarded by the Legion as needed to meet the Government's obligation to ex-service men and women. Senator Smoot, in addressing the gathering, declared he was determined to apply all his influence and energies toward procuring the promptest and most effective service for ex-service men and their dependents. The Senator expressed it thus:

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"What I deem to be the just sentiments of the members of the Legion I shall undertake to put into legislative form and support it with all the power at my command."

He declared he wanted it understood that he had no fight against the Bureau as such. In this connection he said:

"I want to say that there is no question of a doubt but that Col. Cholmeley-Jones, the present Director, has vastly improved the administration of the Bureau."

Senator Smoot further defined his attitude toward the Bureau in the following words:

"The government must see that whatever it owes you must come into your hands with just as little delay as possible, with just as little trouble as possible, and the organization to accomplish this is what I want.

"And if the War Risk Bureau is that organization and this can be demonstrated, well and good for the War

Risk Bureau."

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To the assembled Members of Congress, the Legion emphasized its demands for:

- 1. Immediate passage of the Sweet Bill;
- 2. Passage of the Wason Bill;
  - 3. Consolidation, instead of disintegration, of governmental agencies working for ex-service men.



The sixteen wounded service men related their experiences, one after the other, pointing out the insufficiency of compensations, the narrowness of insurance and the complexity of obtaining their benefits under the War Risk Act, all of which faults and difficulties the Legion declared would be overcome, should the Congress pass the Sweet and Wason Bills and coordinate the activities of the Bureau of War Risk Insurance, the Federal Board for Vocational Education, and the United States Public Health Service.

Coming down towards the close of the meeting, Congressman Burton E. Sweet of Iowa, author of the Sweet Bill, brought to a point what was in the minds of all of the guests present when he said:

"These disabled men have grave need for this

legislation now. The United States Senate during the

past four months has been considering unusual questions.

\* \* \* If this bill were now a law, we would not be listening to the statements and complaints from the boys at

Walter Reed Hospital tonight; they would be receiving the

compensation to which they are justly entitled.

"In my judgment there would be nothing nobler, nothing grander for the United States Senate to do than to make the soldiers of the Republic a Christmas present by passing this bill immediately."

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Representative Frank W. Mondell of Wyoming, Majority

Leader of the House of Representatives, put the same situation

directly up to Senator Smoot by asking if the latter would not

report the bill out for unanimous consent at once. Later Senator

Smoot declared he would bring the bill before the Senate in time

for passage before Christmas.

Before this, however, the Legion had declared very frankly to the Senator, through the chairman of its special committee here-tofore referred to and the chairman of its legislative committee, that the Legion was very sincere and very earnest in urging that consolidation and coordination of government agencies set aside for the exservice man and his dependents should be effected, rather than the further distribution of their activities.

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#### ADMINISTRATIVE EFFICIENCY

Consideration of the administrative efficiency of the Bureau of War Risk Insurance had been expected to consume considerable time and bring forth considerable discussion. When it was discovered, however, that the approximately 17,000 persons once employed had been reduced to 13,000 and that the personnel was expected by January 1 to be down to 10,000, the delegates expressed themselves as satisfied in this regard.

There was an inquiry about the number of ex-service men omployed, growing out of the Legion Convention's request that the Bureau "employ more ex-service men." It was related that of the 2000 men employed in the Bureau, 1018 were ex-service men, including all of the administrative heads, and that all vacancies hereafter were being filled by ex-service men. The Conference approved the declaration by several delegates that the Legion would not want to be in a position of requesting the arbitrary discharge of efficient employees merely to increase the number of ex-service men, and voiced its approval of the policy of filling all vacancies with ex-service employees.

#### CC-OPERATION OF THE LEGION

Coming now toward the conclusion of their conference, the delegates and the Bureau representatives devoted their attention to concrete and specific methods by which their mutual cooperation might bring the utmost promptness and effectiveness in procuring for exservice men and their dependents their rights and privileges under the War Risk Act. Several delegates declared that they had followed the policy which had been laid down in the Minneapolis Convention by a

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delegate from Illinois as the most effective means of bringing about prompt service from the Washington Bureau, to wit, learning how claims should be presented and sending them in complete.

That this idea was applicable equally well to other Government Bureaus before which ex-service men and women have occasion to present claims was made clear in talks to the delegates by Brigadier, General H. M. Lord, Director of Finance of the Army; Uel W. Lamkin, Chief of the Rehabilitation Section of the Federal Board for Vocational Training; Admiral Samuel W. McGowan of the Navy; and Dr. C. H. Lavinder, United States Public Health Service. These officials had been invited to speak so that the delegates might have opportunity to meet and know the heads of departments before whom they later would have occasion to lay other claims of their members.

### MANUAL OF PROCEDURE

The delegates having declared unanimously their desire to cooperate in every way and to make their efforts at cooperation most
effective, the conference was brought to a close by the presentation
and discussion of a portfolio known as the "Manual of Procedure."

This portfolio contained most detailed and explicit directrions for
making complete and directing to the correct Department all manner of
inquiries or claims that might be directed to the Bureau of War Risk
Insurance, including the following subjects:

Allotments and allowances. Compensation for ex-service men. Compensation for dependents. Insurance claims. Inquiries concerning insurance status.

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American Legion would be asked also to make inquiries and present claims for ex-service men effecting government Bureaus other than that of War Risk Insurance, had caused to be added to this "Manual of Procedure" the same explicit directions concerning the following subjects:

Refund of Army Allotment.

Payment of the \$60 Bonus.

Obtaining effects of Deceased Soldiers.

Obtaining Liberty Bonds purchased by Deceased Soldiers.

Obtaining Pay due Deceased Soldiers at Death.

Obtaining Liberty Bonds of Discharged Service Men.

Procedure in case of Lost Discharge Certificate.

Obtaining re-issue of Uniform and Equipment.

Procuring the Additional Travel Pay.

Procedure to obtain Vocational Training.

A copy of this portfolio was furnished each State War Risk Officer and additional copies provided, further to equip State Legion Headquarters.

\* \* \* \* \* \* \* \* \* \* \* \*

The Conference had convened.

- It had: (a) investigated most thoroughly the workings of the Bureau of War Risk Insurance.
  - (b) presented its demands directly to the Congress.
  - (c) established its position by thorough knowledge of the problems and mechanics of administration of the War Risk Act.

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(d) been provided with a guide book to enable its members to claim their rights under that Act in the most effective manner.

exchange of assurances with the Director of the Bureau of the gratification and appreciation of the co-operation and courtesies each had received from the other, their mutual satisfaction with the increasing understanding of their association and the proclamation of the firm policy that each should lend the utmost of their resources to the co-ordination of their mutual effort to bring promptly and happily to all ex-service men and their dependents their rights under the War Risk Act.

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### ADDENDA

Between the conclusion of the three-day conference and the issue of this summary, the Sweet Bill, with certain limitations, was passed by Congress and was signed by the President and became a law on December 24, 1919.

On that same day, 1,065 checks, to the total value of \$799,580.61, were mailed from the Bureau, going to every state in the Union and representing adjustments in keeping with the retroactive features of the new law to include December 31, 1919.

At the date of issue of this resume, all of these checks, 75,000, totaling \$20,000,000, representing complete adjustment in the Compensation Section, in keeping with the retroactive features of the new law, to include December 31, 1919 had been mailed. Compensation checks issued this month and hereafter will be paid currently under the rates fixed by the Sweet Bill.

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# THE AMERICAN LEGION

WAR RISK INSURANCE CONFERENCE

HELD AT

WASHINGTON, D. C.

DECEMBER 15, 16 and 17, 1919

DIGEST OF

: : : : : :

MOTIONS AND RESOLUTIONS

WITH AN ABSTRACT OF

RECOMMENDATIONS

ON CONGRESSIONAL LEGISLATION THEN PENDING

Moved-That a special committee to be chosen by the Chairman of the Legislative Committee appear before Congress to oppose the breaking up the War Risk Insurance Bureau. Carried.

Moved—That the Bureau of War Risk Insurance, the Federal Board for Vocational Education and the U. S. Public Health Service be consolidated under one head. Carried.

Moved—That a copy of the resolutions of the American Legion Convention at Minneapolis be sent to each Representative in Congress and U. S. Senator. Carried.

Moved--That Congress be requested to investigate what has been done by Canada, England and the other Allies in taking care of exservice men and their problems. Carried.

Moved—That the Legislative Committee request a member of the Finance Committee of the U. S. Senats to represent the American Legion in committee and before the Senate in advocacy of the Sweet and Wason Bills. Carried.

Moved—That the Legislative Committee urge upon Congress immediate action upon legislation for the benefit of ex-service men, and that the idea incorporated in H. R. Res. 405 be approved. Carried.

Moved—That Legislative Committee consider an amendment to Section 301 of the War Risk Insurance Act to provide increased compensation (along the lines of the amendment suggested for Section 302) for dependent relatives, and particularly with reference to partially and permanently disabled dependents. Carried.

Moved-and Carried-To insert before Section 303; of present Insurance Act the following paragraph to be known as Paragraph 3021:

"Section a. In addition to such compensation provided by this Act, a person who has suffered a temporary and total disability contracted in the military or naval service shall receive as a benefit under the contract of insurance carried by such person, while the disability is rated temporary and total, a sum at the rate of \$5.75 per thousand for every thousand dollars of insurance carried by such disabled person.

్ మైగాల చూడాంతో గాగుకు గాండ్ బాటుగాడులు గాండ్ గాండాండి పైబడికి కారం కొంటి కారం కొంటి మంది. ఆ ప్రమాణకు గాండ్ ఉంది. అద్దోయ్య గాంగ్ మందికి అధానికి మండుకే గాందర్గు మందుకి అదికి అంది. అదికి మందుకి మందుకింటింది. పైబడికి అమ్ముకు నీరి కారణకు కూడుకు మందుకి మందుకు మందుకు మందుకి మందుకు మందుకి మందుకు మందుకి

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ార్కాముడు ఉంది. ఇంటుండా ఇంటే ప్రాంత్రం కొడ్డారు. ఇంటే కొడ్డారు. ఇంటే కొడ్డారు. ఇంటే కొడ్డారు. ఇంటే కొడ్డారు. ఇ ఆయాగా ఉంది. ఇంటే అల్లుకో కార్కాన్ని కొడ్డారు. ఇంటే కొడ్డారు. ఇంటే కొడ్డారు. ఇంటే కొడ్డారు. ఇంటే కొడ్డారు. ఇంటే మరిశ్రీ అంది. ఇంటే కోమా కొడ్డారు. మండి కొడ్డారు. ఇంటే కొడ్డారు. ఇంటే కొడ్డారు. ఇంటే కొడ్డారు. ఇంటే కొడ్డారు. మరిశ్రీకారికి అంది. మండికి మండికే ప్రాంత్రికి మండి కొడ్డారు. ఇంటే కొడ్డారు. ఇంటే కొడ్డారు. ఇంటే కొడ్డారు.

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Section b. Provided that when a temporarily totally disabled person has been classified as permanent and partial, that person shall receive that portion of his insurance based on a schedule to be prepared by the Bureau of War Risk Insurance, figured on the extent of loss or disability. This schedule may be revised by the Bureau of War Risk Insurance from time to time. This section to be retroactive until October 6, 1917.

\* \* \* \* \* \* \*

The following resolution was offered by Mr. Keene (Ind.) and adopted:

"WHEREAS, The President of the United States has again sent warm greetings to the American Legion representatives in session here in Washington; and

\*WHEREAS, The illness of the President has prevented him from personally receiving the greetings of the American Legion to the Chief Executive of the land; therefore be it

"RESOLVED, That we, the State Commanders of the American Legion in session, extend our thanks to the President for his greetings to us, and express our earnest and sincere hope that he may soon be restored to full health."

\* \* \* \* \* \* \*

On the second day of the Conference Mr. Keene (Ind.) offered the following resolution which was unanimously adopted:

MWHEREAS, The matter of War Risk Insurance and allied topics are projecte in which the American Legion in its recent Minneapolis Convention announced its interest in most positive terms; and

"WHEREAS, The Director of the War Risk Insurance Bureau, Col. Cholmeley-Jones, has invited the State Commanders of the American Legion to conference regarding the betterment of the service and has made possible this meeting of the greatest possible advantage to all ex-service men; therefore be it

"RESOLVED, That we express our thanks and appreciation to Col. Cholmeley-Jones for insugurating and furthering this meeting."

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At a rally in Liberty But, Veinesday evering, December 17, 1919, the meeting being the final feature of the three days Conference, (according to the Washington Star of December 18) the delegates summed up their views of the needs of the former service men, as demonstrated by their study of the situation here, as follows:

"The Wason and Sweet Bills should be passed by Congress forthwith.

"The Bureau of Far Risk Insurance, Federal Board for Vocational Education and the Public Health Service — especially the sections of the last two agencies dealing with ex-service men — should be combined under a single head, and one representative of the unified agency should be placed in each State.

"The following modifications regarding insurance should be adopted: Premiums should be payable through the local postoffice. Restrictions based on relationship of beneficiaries should be removed. The amount of the insurance under the term and converted policies should be payable at the option of the applicant in a lump sum or otherwise, and if the applicant has exercised no option, then at the option of the beneficiary. A partial disability benefit should be paid under all policies.

"That all disabled persons having War Risk Insurance, while in the hospitals or while receiving benefits under the War Risk Insurance Act, or while receiving training, should have the payment of all insurance premiums remitted during the continuance of their disability and training. That all forms used shall be simplified so as to be made as short and simple as possible. Substantial increases in all the present rates should be made. Immediate, liberal and effective action should be taken on all claims. Persons suffering from tuberculosis should be considered as totally disabled during the continuance of the disease, and as compensable accordingly. Hospital facilities at present provided are inadequate and Congress should make a far more liberal provision."

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## ABSTRACT OF RECOMMENDATIONS ON SWEET BILL

Section 1. To be amended so as to provide specifically for offices of Actuary and Assistant Actuary and to fix their respective salaries; the amount of those salaries, however, to be left to the decision of the Legislative Committee.

Section (1-a.) To be amended so that Section 15 of the original Act shall in addition to the Director, Assistant Directors and field officers give to such other representatives of the Bureau as may be appointed by the Director, authority to issued subpoenas for witnesses.

Section 4. Provides for two new Sections. Insert the word "natural" before the word "persons" in line 3. (Means to eliminate "institutions.")

Section 5. Strike out all provisions which authorize payments to the chief executive officer of an asylum or hospital.

Section 7. Amend to make the forfeiture of benefits apply only to cases of enemy aliens, conscientious objectors, deserters and those guilty of mutiny, treason or spying.

Section 8. The question whether this Section should be retained was referred to the Legislative Committee, with power to act. (This Section provides that compensation shall be payable to any man who dies or is disabled after induction by the Local Board and before being accepted and enrolled for active service, and further that any insurance application made by a person after his induction by the Local Board but before his acceptance for active service shall be valid.)

Sections 9-10-10 $\frac{1}{2}$ -10-a. Approved.

Section 10b. The second proviso covering deductions from compensation payments on account of gratuities and sums paid under Pension Laws was referred to the Legislative Committee, because there is now pending in Congress a bill providing for the allowance of six months' pay to the dependents of officers of the Regular Army, deceased in the line of duty.

Section 11. Amend to fix the amount of compensation payable to those disabled in the line of duty as follows: In subdivision (e) of subsection 1 of Section 302, change amount from \$5.00 to \$10.00 if man has no wife but has one child.

Recommended that subsection 3 of Section 302 be amended by adding a proviso that the emmeration of certain injuries constituting permanent disability shall not exclude other injuries that may be so regarded.

Recommended that following provision be added to subsection 4 of Section 202 relative to monthly consciention where disability is rated as partial and permanents "provided that in no case, irrespective of civil occupation or employments, shall the monthly compensation payable be less than the proportion borne by the percentage of the actual physical disability to the man payable for permanent total disability."

Paragraphs 4, 5, 6, 7, 8 and 9 of Section 11 approved.

Section 12. That this Section be referred to the Legislative Committee with the suggestion that after the word "widowhood," on page 14, line 19, there be inserted a provision to the effect that the children of the deceased shall receive the insurance proceeds in the event that the widow remarries or dies; and that in case of the officers and men who lost their lives on the Tyclops," each shall be doomed to have been granted \$5,000 insurance, unless the records of the Navy Department or the War Risk Bureau show that any of them had applied for insurance in a lesser sum. This portion of the Section was referred to the Legislative Committee with the suggestion that the words "greater or less" be substituted for the word "less."

Section 13. Approved. (It enlarges the permitted class of beneficiaries.)

Section 14 of the Act provides that if no person within the permitted class of beneficiaries survives the insured: then there shall be paid to the insured's estate an amount equal to the commuted value of the monthly installments of Term Insurance. It was recommended that the Legislative Committee should consider the question whether or not a case might occur in which the commuted value of the monthly installments of Term Insurance thus paid would escheat to the Commonwealth, and to provide against such escheat.

Section 15. Approved.

Section 16. Same action taken as in the case of Section 14.

Recommended that Section 17, which provides for the payment of Converted Thaurance in a lump sum be amended so as to apply to Term Insurance also.

Further recommended that Section 6 of the Wason Bill which removes all restrictions regarding the beneficiaries of insurance, be incorporated as a part of the Sweet Bill.

Section 18. Approved. (This Section provides that premiums paid on account of Converted Insurance shall be deposited in the Treasury to the

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credit of the United States Government Life Insurance fund, and that they shall be available for the payment of losses, dividends, refunds and other benefits.)

Section 19. Approved. (Provides that any installments of allotment, family allowance, compensation or Term Insurance, which have become payable but which have not in fact been paid prior to the death of the person entitled to receive them, may be paid to the personal representative of the deceased person.)

\* \* \* \* \* \* \* \* \* \* \*

## ABSTRACT OF RECOMMENDATIONS ON WASON BILL

Section 1. That the War Risk Insurance Act should provide for at least one regional office in each State and Territory and the District of Columbia.

Section 2. Approved. (This Section authorizes the Bureau to advertise in newspapers and magazines, so that persons entitled to the benefits of the War Risk Insurance Act may be acquainted with their rights and privileges.)

Section 3. That this Section be amended so as to provide for the collection of insurance premiums through Post Offices, the Rural Free Delivery system and Star Routes.

Section 4. Approved. (This Section appropriates two million dollars to carry out the provisions in Sections 1 and 2 for the establishment of regional offices, and for advertising.)

Section 5-6. That these Sections should be eliminated from the Wason Bill and incorporated in the Sweet Bill.

Section 7. First Paragraph approved. (It provides that those receiving hospital care under the Bureau, those receiving vocational training and those who are temporarily totally disabled shall be relieved from the payment of promiums on renewable Term Insurance.

Section 7. Second paragraph approved with the recommendation that the words "and surgical" be added after the word "medical", in line 19. Also after the words "enlisted men," in line 20, add provision to include the men mustered into the service and who have left the service and are now in the Reserves.

Section 7. After line 15 insert new paragraph to be marked Paragraph (d), as follows:

"Provided further, that any person disabled and in receipt of compensation or a livelihood from the Vocational Board or under the care of the Public Health Service or the War Risk Insurance Bureau be 

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considered as having had his policy paid up from the date of the injury which incapacitated him. The Director of War Risk Insurance is hereby authorized to return to such person all premiums paid to the Bureau of War Risk Insurance for such insurance from the date of his disability. The Director is also authorized, inasmuch as those policies will be considered as paid up, to pay at the end of twenty years to those men permanently disabled their paid-up policy."

Section 8. Approved.

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RECEPTION AND DINNER

FOR

NATIONAL COMMANDER

AND

STATE COMMANDERS

OF THE

AMERICAN LEGION

AND THE

DIRECTOR OF THE BUREAU
OF WAR RISK INSURANCE

AND HIS STAFF

AT THE

UNITED STATES CAPITOL
TUESDAY, DECEMBER 16, 1919

RECEPTION 6:30 P. M.
DINNER 7 P. M.

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Indiana ): Gentlemen, I have been asked to open this meeting, and, in a measure, to preside over its deliberations. As far as I can discover, the only reason why I have been chosen to fill this important position is the fact that I am the only Senator on either side of the house who is not a candidate for President, (Laughter) and in order to make sure of my status, that I might be eligible for this place, I made public a proclamation of the fact that I would not be a candidate. But, for the honor conferred upon me I am profoundly grateful, for this is a gathering of unusual significance.

The American Legion: what thoughts arise when those words are presented to our minds. Legion in number, and always American in purpose. It is a wonderful thing to be an American citizen, with all the privileges that flow from the fortunate possession of that name. When we think of the history of the past and of the struggles, trials and sacrifices, and the high position that we today occupy among the peoples of the world, we are sure that that name is grander than the Greeks, nobler than the Romans, that it is superior to the French, that it outshines even the English, and that we are all proud of the great name, American. (Applause) And greater yet is the title, American soldier, because we have been singularly fortunate in the conflicts in which our country has been engaged in the decades gone.

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Too many men in the centuries past have been brought together to contend for conquest, for plunder, for power, for spoils, for territorial aggrandizement, or to satisfy the ambitious lust of a single man, but not so in this Republic. Every war in which our Mation has ever engaged has been tought for a sublime purpose, and when that purpose was vindinated the men want bank home to resume again the broken ways of peace where they had dropped them at their country's call.

liberty, but you in the beast of himself freedom. The men of 1861 advanced the standard, They, but, contended for liberty, not their own but for that of another race in their cum land and under their own flag. The love of 1898 lifted still higher the standard. They, too, contended for liberty, not their own, for that they had, not that for any other person or people in their own land, for under our flag all were free and all were eyed, but they centended for the liberty of peoples beyond the path of the san, in atterge lands, and under foreign flags. Now, the boys of 1917, catching the inspiration of all of our mighty past have lifted still higher the old standard of the Republic, for in the conflict just record they contended for the liberty of all peoples, in all lands and under all flags. (applicage.)

boys to train yourselves for citizen ship in the days of peace, as you trained yourselves for conflict on the bloody field of strife.

It is quite true, as your Commender has said to me, that you have

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no monopoly on patriotism, because there are yet other millions of people that just as dearly love the old flag and are just as sincerely devoted to its principles, but after all you people may direct patriotism and, more than any other agency of force here in our land, can insure law and order and stability and the maintenance of orderly government, constitutional in form and representative in character. That you will perform this great duty those of us who know you cannot deny, and there is reason why this great organization for civic purposes should be made, because the Huns and Vandals among us are again on the march. They are making demands that nothing but the overturning of our form of government can satisfy, and my friends, if there be one thing above another upon which we can all agree it is that there is room in this country for just one flag and only one flag. (Applause.)

There is no room for the Red Flag of Bolshevism. There is no space in our air for the Black Banner of Anarchy. There is room only for that same old and glorious flag that from Yorktown to the Argonne Forest has been the inspiration for every lover of liberty and every lover of all his kind, and that is the old flag under which you Boys marched to victory, and when you brought it back with no stain upon it, except the blood of the Boys who had died to defend it, by common consent it was placed above all other banners, for it represented indeed the only nation which when LIBERTY pleaded her cause, forgot herself and all her selfish aims and plunged into the most titanic strife of human history in order that Liberty might reign and be universally respected among the sons of men; and so we honor you

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tonight and are here for the purpose of finding out what you want.

That is the practical side of it.

No, it is not in order to make a speech, your own National Commander told me I should not make a speech, and of course I will not.

I am delighted as an Indianaian to stand in your presence, because you have honored us more than any other State in the Union, by establishing your headquarters in our capital city of Indianapolis, and my friend Doctor Keene- little but powerful- tells me that when he arose on the floor to plead the case of Indianapolis he started in by saying that the headquarters of this Institution should not be located at Washington, because there is too much politics in Washington, and everybody knew there was no politics in Indiana:

It is my first privilege as well as my first pleasure to present to this gathering the honored Speaker of the House of Representatives, Speaker Gillett. Where is he?

(A voice) A.W.O.L......He may be tried by a Drum major Court Martial and shot at sunrise for desertion.

If we have not the real Speaker here, we have a man who was a Speaker for sure. (Applause.) I present to you that illustrious American statesman, the Honorable Joseph G. Cannon, Representative in Congress from Illinois. (Great Applause.)

HON. JOSEPH G. CANNON: I am glad to meet these members of the American Legion, and I am glad that you have selected that name, for never before was there such a legion of men marching under the American flag to defend the rights of this American government as that to which on kan om en en skriver en områkende til denne kritter i flette flede ende flette i Mede fletjere. Den enne kritter flette flette i flette t

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you belonged; and never, I suppose such a legion of succor to the stricken people and governments of Europe-men fighting on foreign soil and without any selfish motives of conquest, but fighting to drive out a powerful enemy that threatened to destroy and enslave.

I have read both sacred and profane history, have read of wars from the days of Abraham down to the days of the Master, and from the time of the Master down to the present—and the old world has been filled with wars through these thousands of years—but I do not believe that history, either in the Bible or in the profane histories, over before recorded such a legion of men going forth to fight for the welfare of others, to sail across the seas to fight and die in a foreign land without a thought of possessing that land; carrying with them not only the provisions of war but the provisions of food and clothing for the naked and starving; to fight the armies of the enemy and to care for the civil populations left destitute in the path of the invader.

You men participated in the greatest crusade for the principles of the Easter that ever was known in the record of time, and yet you went, not as crusaders but as the soldiers of the United States to fight an enemy of this Government that had attacked our rights and destroyed our people and our property on the high seas. You went into the war at the command of your Government to which you owed allegiance, to defeat an enemy that had made war on us, but in the going in and in the fighting you showed to the world the best spirit of American manhood and American ideals. You are the men responsible for the high ideals that were exhibited to the people of Europe. It was not the ideals of the Government so much as it was the ideals of the American

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soldiers, and to the soldiers should be given this mead of high praise. (Applause.)

The American Legion did in the years 1917 and 1918

for the world what the Union soldiers did for the country in 1861

to 1865. They of the Civil War saved the Union from division and

destruction. But those men, the veterans of the Civil War--many

of them only boys when they entered the war--did something more

than save the Union in war. They saved it in the peace which followed.

The men who had been in the armies that faced each other in battle, men of the Blue and the Gray, became the conservators of progress, and prosperity and of conservation in building up the waste places of war in peaceful pursuits. They were the men who took the lead in business and politics, in professional life and in works of charity. They were the men who had the energy and the confidence in their own ability to do, and they took the lead in every great development of industry and government policy.

Never was there such development in any country at any time equal to that in this country from the close of the Civil War down to the beginning of this great World War, with our population increasing from less than thirty millions to more than 100,000,000, and our material wealth from \$16,000,000,000 to more than \$250,000,000,000, while the increase in our development from the ideal and the spiritual point of view, in caring for the destitute, the lame, the halt, and the blind, was such as the world never witnessed before. Why, I have seen more progress in civilization from the humane point of view in my four score years than was recorded from the days of Moses to the day that I was born.

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And what I want to impress upon you is the fact that the men who fought to save the country in the stress of the Civil War were the same men who fought with ideas to save the country in peace, to build up a better and more united Nation than we had had before. And that reminds me that saving a country, like saving an individual, is not simply a great and heroic effort in one struggle, but a continuous effort through the years. (Applause,)

You will remember that when the Children of Israel were freed from bondage and led out of the land of Egypt, they thought their salvation had been made sure; they forgot the teachings and the commands of their leader, and began to disagree, to quarrel, to wander after false gods, to make idols of their own to worship, and they wandered in the wilderness for forty years. Many of them nover reached the Promised Land, and they who finally did reach Canaan, after fighting and destroying other peoples, had to come back to the conservative policies of Moses and follow again his teachings, before they were permitted to enter and possess the land.

Our soldiers of the Civil War did not have to learn the lessons of the Children of Israel. They did not go out to destroy but to build up. They took the lead in business and in politics and they were conservative, more conservative than had been their forebears who had not known the stress of war, more progressive along conservative lines, and they were the builders of railroads and bridges, of greater steamships; they opened the mines and were in the forefront of every movement.

They filled the seats in the House and Senate, and when

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I came to Congress we had half a hundred men who had worn the Blue, on one side of the House, and half a hundred men who had worn the Gray, on the other side. While they scrapped over war issues they worked together for safe and sane policies that would better help all the people, along well-defined lines; this and constructive policies, to benefit not a class, but the whole people of all sections.

That is what I expect to see in this American Legion. You boys have seen the world in war, and you will better see the ways of peace for the world and for our own country, than the men who remained at home to read and dream of the things which you were working out in the caldron of war.

You are young, courageous, enterprising, thoughtful, sympathetic; you have had the experience that does not come to the ordinary man in a life time for you have seen the world in destruction, and you will know better how to rebuild in a practical way. You will not get the cart before the horse in your endeavors, but will know how to rely on old and established principles. You will soon be taking the lead in business and politics, and your business enterprises will not be for yourselves alone but the whole community, on the theory that intelligent selfishness has always made the world move, and will continue to do so.

You will take your places in the city, county, state and National Government, in the Legislatures and in Congress, and I am satisfied that with your war experience you will not move until you know that the move will get to some definite objective, just as you did in the army. (Applause.)

You will apply the same intelligence and the same method that

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you used to defeat the German army, to govern this country and the business and industry of the country, when you take our places in the balls of Congress, or as captains of industry and commerce and agriculture. You will remember that you were soldiers of the United States and not of the world, and that you are again difficultions of the United States with your interests, your affections, and your life work here. And while your sumpathies and your help may again go out to the world in time of great need, you will find your first duties are to the Nation of which you are a part. (Appleuse.)

You will not follow after false gods of world unity without boundaries and a conglomerate flag, but will devote your first
efforts to the Nation of which you are a part, and you will follow
the same flag that you followed through the Argonne when you drove
the Germans out of France.

I believe that you of all men will follow the admonition of Paul the Apostle, "But if any provide not for his own and especially for those of his own house he hath denied the faith, and is worse than an infidel." This Nation is your house; you went to war to protect it, and you will provide for its safety and unity in the future.

God bless you and the American Legion.

(Great and prolonged applause.)

SENATOR WATSON: One time at a banquet a few years ago, when I lived with Uncle Joe Cannon, and he said I never missed a meal and never paid a cent (Laughter), one of his enthusiastic friends after a banquet nominated him for President, and when he came to respond he looked about and said, "Now, as to this nomination for President,

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I believe that my party might go very much further and do a great deal worse, and d-d if I don't believe they will." (Laughter.)

And they did. (Applause)

Having heard from the Nestor of the House of Representatives, it becomes my pleasure now to introduce a man from the other end of the Capitol, one who has been long in the service, tried and true; and with all due respect to everybody else, I think the hardest worker in either branch of the American Congress-Senator Reed Smoot, of Utah. (Great Applause.)

SENATOR REED SMOOT (Utah) : ir. Chairman and Fellow I have been a member of the Pension Committee of the Americans: Senate from the first day I entered the Senate until the present Never has there been a moment since I entered public life that I have lost sight of the men who saved this Nation; and when I say "men who saved this Nation," I mean the Boys who responded to defend our country in '61 to '65, and the Boys who responded when the call was made in the '90's. I never look upon the old veterans and I never see that wonderful little button that is worn by them all but that I feel a reverence for and feel that I owe much to them. And that is why I have always been found with the men who were willing to pay, by way of a pension, at least a pittance to the men who fought for you and for me and for our country I have often been accused of being perfectly willand our flag. ing to appropriate money out of the Treasury of the United States to pay pensions to the Civil War veterans. I have never been ashamed I think the recognition of their services came too late, and of it.

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I think the people of the United States were very dilatory indeed in granting them a partial relief. And as far as I am concerned I want the people of the United States to know that I feel that the United States Government owes a debt of gratitude, that every man and woman should recognize, to the boys who fought the recent World War, and it should be shown by our Government in a substantial way, and particularly to those that have been wounded in any way. Not only do I think the soldier himself should be taken care of, but I think his loved ones should be remembered. And that is why you have always found me upon the floor of the Senate pleading for their cause, offering Legislation for their relief, and in a partial way being successful in securing the passage of that class of legislation.

Times are quite different from what they were a few years ago. I think, Brother Cannon, that civilization has advanced rapidly within the last fifty years, and what it took to make a man comfortable or a woman happy then is totally inadequate now.

Now, I want to be perfectly frank, as I try to be in all things. I have no desire at all to misrepresent my position upon any question whatever, and if I had the ability I would just as soon lay bare to all the world my thoughts and let them read my heart, not only upon public questions but my private life. I say now that whatever legislation is necessary to take care of the soldiers of the recent war who have been wounded, those that are suffering in any way and their loved ones left behind, should pass Congress at the earliest date possible.

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I happen to be a member of the sub-committee of the Finance Committee that had the War Risk Insurance legislation in hand. You remember it had to pass very quickly, and I recognized the fact then, as we all must admit now, that it was anything but complete. It has done fairly well, and I recognize that it must be amended and I recognize that the amendment that will be made shortly will only be a step among the many that will yet be taken to improve legislation of that character.

Now, I have heard, from many parts of the country, particularly from Illinois, originating, I suppose, in an article that was published in one of the papers in Chicago -- that the Senate of the United States through its sub-committee having present legislation in charge was going to see that the legislation was not enacted into low. Now, I will say to you gentlemen here tonight there has been no possible chance of bringing it before the Senate up to this time. I have it ready and it will be reported to the Senate at the first opportunity. When the Sweet Bill passed the House and came to the Senate, we had the Peace Treaty before the Senate, and nothing could have taken precedence over that. You know the whole story without my telling it to you. And I want to say to you that just as soon as this session was entered upon the Railroad Bill was taken up; in fact, it was made the unfinished business before the close of the last session. And all recognized the fact that that legislation should be enacted before the first day of January, if possible; and I want to say that at some time during this week, if it becomes absolutely known that it cannot pass by the end of the week, I shall ask unanimous consent of the Senate for the immediate consideration of the Sweet Bill.

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We did not think that it was going to take so long a time to pass the Railroad Bill. We kept hoping and trusting that it would get out of the way, and I knew that if I reported the bill and put it upon the calendar that I would not have nearly as good a chance of having it acted upon at once as if reported when I could ask unanimous consent for immediate consideration of it; and I shall trust, if I ask that, that there will not be a Senator of the United States who will refuse to grant it.

All I have in my heart is to do that which will be for the best interests of the soldiers who have served our country, and the loved ones who have died for our flag; and I also know that there may be some that will not be satisfied with the legislation that will be enacted. It is an impossibility to please everybody. What I deem to be the general sentiment of the members of the Legion I shall undertake to put into legislative form and support it with all the power at my command. (Applause.)

I think it is perhaps due me, and I know that it is due my friend, the Director of the War Risk Bureau, to speak upon that subject of the workings of the War Risk Bureau a little tonight. I do so because I know that the soldier boys are deeply and vitally interested in it. I do so because the letters, not hundreds of letters but thousands of letters, that I receive from one end of this country to the other demonstrate to me beyond the question of a doubt that there has been great dissatisfaction with the administration of the War Risk Bureau. And in passing I want to say that there is no question of a doubt but that Col. Cholmeley-Jones, the present

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Director, has vastly improved the administration of that Bureau. (Applause.) But it is not functioning as it ought to do today and I say that because of the fact that it has come to me from so many, many sources. And if I introduce a bill for the abolition of that Bureau it will be with only one thought in my mind, and that is that the soldiers and their loved ones will, under the reorganization of the work now done by that Bureau, receive better and quicker service.

I have not wanted to introduce a bill of that character until I had a chance to tell the Senate just what I had in mind and just why I feel that the working of the reorganization will be of advantage to every soldier and to the Government itself. And as I have stated many a time, if I can't prove to every Senator that that can be done, I do not want them to support the measure.

Now, I have just made one investigation, pretty thoroughly, and I wanted to bring this to your attention tonight. There are many other things that I could speak about, but my short statement will give you an idea, and I want you not to pass judgment upon the merits of the question until I can make a full and complete statement of what I expect to accomplish and the plans to carry the ideas into effect.

Now, in the first place, I want to transfer all the allotments and allowances to the War and Navy Departments. In order to do that, if the Sweet Bill becomes a law, which I knew it will, all the employes that those two departments ask me to furnish them, or that the Government will be asked to furnish extra will be two thousand five hundred. The overhead is complete today; the information must come from those departments today, and it seemed to me that that is the proper place for the allowances and allotments to be distributed from.

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If the Sweet Bill becomes a law two thousand employes will be sufficient. I want to take the compensation section and transfer it to the Bureau of Pensions. Compensation means nothing more than a pension; it is true that the present administration shied at the word "pension," but I never did. I don't care what you call it; it is a gratuity to men who have earned it, and it is just as bad to call it—if there be any wickedness in it, which there is not — a compensation as it is to call it a pension. All that they would require would be two thousand employes, and there isn't any question of a doubt but that they could get along with one thousand under the circumstances as I have outlined.

The insurance I would like to see transferred to the Post
Office Department. Every soldier boy should have a right to go to any
post office in this country and pay his premium upon his insurance and
take a receipt immediately, no letters, no nothing other than paying
his premiums. And the Postmaster General tells me that there isn't
any question of a doubt but that all he will require is three thousand employes at the utmost.

Now, when this is accomplished, I want to say that the very outside number will be only seven thousand five hundred employes. On the 23d day of October, 1919, the War Risk Bureau had fifteen thousand three hundred and fourteen employes. I haven't any doubt but that Director Cholmeley-Jones is going to decrease that number. I will tell him one thing, if he does not he will never get an appropriation to pay for their salaries. I want to see you cut them without any legislation, down to ten thousand at least. That can be done, can't it?

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DIRECTOR CHOLMELEY-JONES: Well, it will be ten thousand by the first of January.

SENATOR SMOOT: Good. We have accomplished that much. But it is not only a question of the employees. I haven't the time, nor would you want to listen to all the details. All I want to say to the soldiers at the present time is this: legislation that will cause you the very least possible trouble, as well as the soldiers' beneficiaries, and the loved ones of the soldiers who have died. I want them to have the very least trouble possible. The Government must see that whatever they owe to you must come into your hands with just as little delay as possible, with just as little trouble as possible, and the organization to accomplish this is what And if the War Risk Bureau is that organization and it can be demonstrated, well and good for the War Risk Bureau! If it is not. I am for whatever legislation it takes to put the soldiers and their dependents in the position named.

Now, that is the position that I occupy and that is all that I have in my heart.

I will say to the Director that having five or six jackets for the record of a soldier is all wrong. And I don't blame Mr. Cholmeley-Jones for it; it was started that way, and started for a certain purpose. Never at the suggestion of anybody who had carried on a great system of work like that being carried on by that Bureau. But we seem to have gotten into a habit here in Washington of creating Bureaus and Divisions, as many as possible, and then each Division or Bureau must see to it that it has more employees than any other.

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Now, we must recognize this, that never for a quarter of a century to come will the expenses of this Government be less than \$3,500,000,000 a year. I guess Senator Watson and the others will remember that I made that statement on the floor of the Senate when the last amendment to the Revenue Bill was before the Senate. Immediately, I was called to account by the Treasury Department; it was said that I was talking for political advantage and I was making a political speech when I warned the United States of that fact. Now, I want to say to you good people that I was perfectly resigned to the estimates for the fiscal year 1921 to amount to four billions of dollars, but I was totally unprepared to have them reach over five billion dollars. And I think I am perfectly safe in saying that no five billion dollars will be appropriated to cover them.

The American people never object to paying taxes that are absolutely necessary to carry on their Government. They never have, they never will. The American people have never objected to paying the amount of tax that was necessary to pay the pensions that have been paid to our veterans of our former wars. And they are never going to object, and I will say to the soldiers here tonight that I am going to undertake to see that your loved ones are taken care of, and I don't care what it costs. I was asked yesterday what this bill will cost the Government of the United States. I said all that a person can do would be to get an estimate of it, but I don't care what it costs, it was right, and the Government of the United States is not so poor that it can't pay

its just obligations.

Now, Mr. Chairman, I did not come here to speak. Mr. Glick told me today that we were going to come here and shake hands and meet one another. I want to apologize for the length of time I have taken. I want to see the administration of the law improved. I will do anything to bring it about. I work about sixteen hours every day of the year and I am perfectly willing to give another hour for this purpose every day in the year.

I want the soldiers to understand that the rumor that the Senate of the United States is going to block this legis-lation; that they are opposed to it and that it is to be side-tracked, is not true. I don't know how long I will be in public life, and I say, as far as I am personally concerned, I don't care. I have given 18 years of the very cream of my life to the public service. I am perfectly willing never to come back to the Senate again, I care not as far as I am personally concerned, but as long as I am here I am going to do that which I think in my conscience is right, and I am always going to be found on the side that defends our Government, our Constitution, and that flag and all that it represents. I do not propose to change it for a world's flag. The Stars and Stripes is good enough for me and I know it is good enough for you.

SENATOR WATSON: I think, gentlemen, regardless of the machinery that may be employed that the result will be satisfactory, because the American people understand that a nation that will not defend its defenders and protect its pro-

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tectors is in the throes of disintegration, and the people also understand that every inducement that can possibly be thrown out to young men to join the army in defense of our institutions in the day of peril or in the hour of storm and crisis should be thrown out, and nobody need have any doubt as to where the American Congress stands on that question with reference to the soldiers of the War of 1917.

It is a very great pleasure to me at this time to present one of your own brothers, one whom you honored with the position of National Commander, just elected at your great convention in Minneapolis, a young man of courage, a young man of patriotism, and a young man who proposes to give the best that is in him to further the high interests and the noble purposes of this magnificent organization. This organization in which I believe, as I believe in my own existence, is the one that is to conserve the great interests of the people of the United States and preserve their institutions to succeeding generations with their splendors undiminished.

I have the pleasure of presenting National Commander D'Olier. (Applause.)

COMMANDER FRANKLIN D'OLIER: Mr. Chairman, Gentlemen of the Senate and of the House of Representatives, Comrades of the Walter Reed Hospital, Comrades of the American Legion:

Ten months ago last night a group of twenty men discussed the question of a veteran organization. It was decided that evening to call a conference in Paris one month later, or

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March 15. At this conference there were to be representatives from all divisions in France, sections of S. O. S. and G. H. Q., for the purpose of discussing this veteran organization. About a thousand delegates gathered, and nine months from tomorrow, the name American Legion was first heard. It was officially chosen as the name of this new veterans' Organization, and the movement was officially launched in France in the A.E.F.

In May the movement was officially launched in this country. By November this movement had grown from a thousand delegates on Murch 15 to a membership of over one million. What is the reason of this great growth? There is just one reason and that is because its ideal was right and practical. What is its ideal? Service. Service to this country, service to our comrades who need our help. Our service to our country will consist in defense of this country from the foes without and from the foes within. In defending our country from our foes without we will do our best to see that this country adopts a military policy that will make it safe from future aggression from any foreign foes, and yet a system that will first make good citizens who in time of war will be good soldiers. In the defense of the country from foes within, we will take a determined stand for law and order. We represent nearly five million ex-service men who have proved their patriotism and their loyalty, but we know that there are nearly one hundred million other Americans who are also loyal and patriotic. We have no monopoly of patriotism or loyalty. We know that our service to our country will depend upon just

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that extent to which we get the support and approval of the hundred million other American citizens. In our stand for the maintenance of law and order we realize that as good soldiers we obeyed the military authority, and now as good citizens, with even a keener sense of responsibility than ever before, we will obey civilian authority as it comes to us through the Constitution of the United States and is expressed in the National, State and Local Government. (Applause.)

We are a great force for Americanism, but we know that there are many other forces for Americanism. It is our hope that we may be able to coordinate all these forces interested in the maintenance of law and order and real Americanism, and in this way act as a great stabibizer during these days of readjustment. In a way, our campaign is based on service to our country. It is also based on service to our comrades who need our help. It is based on mutual helpfulness. We know that some of our comrades have been terribly handicapped by their experiences while in the service of this country, and it is most appropriate that the first act of the new administration is to gather together here in Washington the State Commanders from the entire United States for the purpose of considering, first, the Bureau's dealings with the disabled men, with ex-service men needing help, and second, when new legislation is needed to put those on your list on the proper basis.

So our service is unselfish and it is practical. It is based upon the homely virtues of common sense and clear thinking and of fair dealing and an honest day's work. We are here particularly

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at the present time to take care of the disabled men and those of our comrades needing assistance.

This particular meeting this evening has to do with legislation. We are very fortunate in having as Chairman of our Legislative Committee Mr. Miller of the State of Delaware, who has handled legislative matters since the American Legion was first started in this country, and I am going to ask him to explain just what we have in mind this evening. We have a good many people to hear from, and I am going to try to set a good example by speaking less than four minutes, and I will ask Mr. Miller to take up the question of legislation.

SENATOR WATSON: I take it for granted that everybody knows Tom Miller. He served in the House of Representatives.

Of course he is not telling that around, but I think it is all

right to let everybody know it. I got out of the House before Tom
got in, and I never had the pleasure of serving with him, but I

know from what all the fellows say that he is absolutely all right
and that your legislative matters could not be in abler hands than
in the hands of our friend.

Look around here and see these men with arms gone, legs gone and eyes gone and I think that you ought to have a great fine-hearted fellow like Tom, not a fellow who is going around with apothecary scales to find out just how this little thing ought to be weighed out, and how that little thing ought to be weighed out, but everything should be done in a big, free generous American way, and Tom Miller is the fellow to help do it.

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HON. THEMS WILLIAM MILLER: Before the opening remarks of the Senator from Indiana, when he opened this meeting, I will say that when we were out in the hall of the House, he said, "Well, I feel at home over here," referring to the time when he was Uncle Joe's "whip", some fifteen years ago. Some of us said, "Well, Senator, rumor has it that some of the boys are going to give you a chance to feel at home in another building in this city." The only exemption that the Watson family has claimed, so far as I can find out, is the Senator's exemption which he is claiming tonight from the Presidential race. (Applause and laughter.)

He had all the sons that he possessed in uniform, and I will say to you gentlemen here who do not know it that every member of the House and every member of the Senate had sons in the service, if they were, first, able to raise sons, and secondly; if those sons had grown to the proper age, every one of them. It is too long a story to go into detail.

We have come here tonight to meet you gentlemen in order to bring concrete facts before you. We were invited to come to Washington to discuss particularly war Risk matters, and matters pertaining to the disabled soldiers and to those people who lost their all in the war: We have been here for two days. We have not been running around adding to the riches of the bus companies here in Washington. We have been attending strictly to business.

At Minneapolis the Convention of the American Legion,

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discussing War Risk and disability, said, "There are three questions to be considered: What will Congress do? What shall the American Legion do? What shall the War Risk Bureau' do?"

I am going to get right down to facts. What shall Congress do? Pass the Sweet Bill. (Applause.)

Under the able leadership of its author, and helped by the members of the Committee on Interstate and Foreign Commerce, of which Mr. Esch over there is Chairman, and of which there are other members here, that bill has already passed in the House of Representatives. This bill provides for increased compensation for disabled men, because, God knows, gentlemen, before the evening is out we are going to show you concrete examples here in uniform that the compensation must be increased if we are going to carry out the Government's debt of honor to these men of ours. It enlarges the permitted class of insurance beneficiaries. When a man takes out insurance and when a man takes out compensation and does not live to enjoy it, it is only fair that some one, whether by blood relationship or other relationship or by legal adoption, should benefit thereby. It also provides for the payment of insurance either in a lump sum or in periods stretching over three years or more. As the law now is, you all know, the insurance is payable over a period of 20 years.

We have all heard what the distinguished senator from Utah said. He is a man of his word, every word of it. It is 100%. When Mr. Reed Smoot states his ideas, it is most gratifying to every one of us to whom the promise and pledge are given by that

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Gentlemen, because in his hands and the hands of his two colleagues of the committee, Senator Sutherland, of West Virginia, and Senator John Sharp Williams, of Mississippi, rests the power to initiate the amendments to the War Risk Insurance Act embodied in the Sweet Bill.

Senator smoot's talk, I think, is one of the most reassuring statements that any of us has heard here in Washington since
we came down here, and I know it will be our pleasure to cooperate
with him to any extent possible in impressing the matter upon those
colleagues of his who may not fully appreciate the rights of our
ex-service men and particularly the disabled ex-service men, as he
does.

Gentlemen, the United States of America, the people therein, the bulk of them, do not appreciate what this war has left behind. It is a plain matter of mathematics to figure it out. Over there around Verdun, the American troops that were there saw the remains of hundreds of thousands of Frenchmen that have not yet even been put under the soil; thousands of pairs of shoes above ground with the shin bone sticking cut. France lost 1,700,000 dead, 2.000.000 injured. Thereis not a family in France that has not had the war brought home directly to its door by either the death or the wounding of a brother or father. In England, it is the same Serbia, Italy, all of our allies have had the war brought way. home to them as the people of the United States will never have it brought home. Why? We will find out that we only lost sixty or seventy thousand men killed. There are two hundred and some odd thousand wounded or disabled men whose wounds show. That means

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approximately three hundred thousand casualities. Hardly a million and a half to two million people out of one hundred and ten million people of this country have had brought home to them what this war has left behind it, and the sixteen men here in uniform tonight, two squads of men, illustrate it to you.

One of these men said to us last night, "Why, gentlemen, before the war statistics show that there were eight thousand men who could sign their names for one million dollars.

Now, there are almost twomby-five thousand. This country has been prosperous in this war, but there are one million and a half of us only who know what the war has left behind."

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We want this postoffice, which, so Mr. Burleson says, has been run at a profit, according to figures, we want this postoffice to be used so that the man that Senator Smoot means, the man that cannot write a letter, either because he did not have the advantages that most of us had or because he has not the time, or because he is away from a postoffice, we want the Postoffice Department used to extend the facilities of this great insurance department of the Government to every man who wants to continue that insurance.

We recommend as new legislation, to extend the principles of Mr. Sweet's bill, so that term insurance as well as converted insurance shall be payable at option in a lump sum; to eliminate all restrictions as to the class of permitted beneficiaries; to relieve from payments of premiums on term insurance those persons who are receiving hospital care under the Bureau of War Risk Insurance; those persons in vocational training during the period of their training, and those persons temporarily disabled, retroactive to October 6, 1917; and also to provide without charge hospital and medical care for all honorably discharged service men for one year from the date of their discharge.

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there are men in uniform who are going to tell you, show you that while they are out there at the hospitals getting thirty dollars a month as a buck private, they not only take out seven or eight dollars for their insurance policy premiums but they take out an allotment of \$15 board. These men have also subscribed for Liberty bonds, because, gentlemen, if you do not know it, the soldiers of the United States have proportionally not only given their fighting but they carried their share of Liberty Loan drives for their country. (Applause.)

We have come down here, gentlemen, in a way that can be aptly illustrated by a story to the point. One day I was out in the State of Nevada and I sent my partner up to see whether he could not get some fresh meat. I was building the fire for the meal. Pretty soon I looked up on the east slope of the Sierras and I saw the trees shaking back and forth and I heard a terrible crash, and pretty soon my partner came into the clearing and — he had more hair than I have — it was standing on end, and he said, "I have got a bear and I am bringing him home alive." (Applause.) We came down here, gentlemen, to bring facts home to Senators and Congressman, real live facts.

We have asked to come in here tonight gentlemen in uniform from the Walter Reed Hospital, twenty minutes away from your Capitol and twenty minutes away from your offices, Mr. Cholmeley-Jones. Every man has suffered, actually suffered, not

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only from wounds but suffering from spirit, which is a condition that this great nation's government in all kindness ought to change.

Right here under your shadow there are sixteen hundred men. They are cut there. We have one per cent of them here tonight to bring some concrete examples to you. Give heed to what they say.

I am going to call on Corporal Butte of the 89th Division. He is going to stand on the only log that the war gave him and tell you some concrete facts.

Corporal Butte, takes the stand. (Applease.)

COMPURAL BUILTE: Mr. Chairman, first of all, the mixteen men - or the fifteen men besides myself - who came here tonight wish to pay our respects to the members of the Senate and members of Congress, and particularly to the Henovable Senator Smoot from Utah.

The fourth of November, if I remember the date correctly, Mr. Jones and the chief of the Compensation Division came to the hospital. I did not get to hear the lecture they gave that afternoon in the Red Gross, but I did get to talk with them in the word. Now, when I speak these things, I practically represent one hundred men. The sixteen that are here tonight represent sixteen hundred men at the hospital. The morale of that hospital at this time is lower than the German army ever was, even when we had them running.

Senator Smoot has mentioned practically all the things that we asked for in a petition that we sent to the American

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Legion at their convention at Minneapolis. Owing to the pressure of business, I suppose, we did not get an answer until they met here in Washington. Mr. Raege, one of the Legislative Committee, happened to meet us by accident one afternoon at Walter Reed. He immediately extended us an invitation to come down and meet the delegates from the forty-eight States and their national officers, which was a pleasure for us. I assure you.

I don't pretend to be a talker at all. This is, I expect, the first time that I ever addressed this many men in my life. I have written out a few things that I read to these men last night regarding the condition the men are in at the hospital at the present time, the way they feed them, their attitude, the discontent, the dissatisfaction, the suffering that they are going through, and I don't believe there is a man in this room tonight that knows one iota of the things that they suffer, unless he has been sick himself with a wound of that sort.

The peculiarities of the wounds received in battle are so different from those of accidents in civil life that I can't see from the standpoint of one who has suffered with them where they get the comparison of the two different classes of wounds. We do not say anything in our petition, nor have we asked the War Risk Bureau or any Senator to take that into consideration, because we thought and supposed at the time that they made this rating up that the American Experience Table of Mortality did not cover those things to the extent of the wounds that we had, and I don't believe it does. I had the opinion of

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one man in the State of New Jersey who is admitted an insurance expert, supposed to be in every way, and he said he could not find anything that would cover those peculiarities which come time after time in after life after a man has been discharged as relieved from further treatment in the hospital.

I want you to take this as the expression of an attitude of unrest, dissatisfaction, created or caused by suffering. The men in the majority of cases have not had enough to occupy their minds. That is my way of thinking. Because a man, in order to get those things, must occupy his mind to a certain extent. If he does not, he is bound to drop back into dissatisfaction.

A little over one month ago, after talking things over with the men at the hospital, we decided to petition your Order for support and help to get certain things straightened out, a decision that was reached only six days before your convention at Minneapolis. We found upon investigating that twenty minutes away from the hospital no representative of the War Risk Bureau had taken the time to look into the numerous cases that were there entitled to consideration. The strain the country has been under for the last four months did not increase the morals of any former service man, but it has shown to a few of us that the fault lies mostly in the fact that this country has produced, since the beginning of war in 1914, twenty-two thousand millionaires against eight thousand previous to the time mentioned.

Married and single men in the hospital at the present time, many of them supporting families and parents, have been

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forced to do it on a wage of a soldier and the allotment.

He gave his all, and then is forced to stay in the hospital with his thoughts on home and his wounds. If the Missouri river and the Mississippi river have disabilities enough to draw some thing like two hundred millions of dollars, if we can sell one hundred million dollar plants for eight or nine million, if we can let thousands of trucks stand without shelter, this Government with resources of billions of dollars might at least do as much as Canada with something like sixty millions of resources.

Theoretical ideas cannot suffice to put a man who has a disability back into civil life with the stamina and punch needed to complete with the business world of today. Of numerous men who have incurred disability due to accidents previous to the war. gentlemen, I ask you, how many of them have made good? The percentage is so small that it is only mentioned to illustrate; and those connected with the morale of hospital life have given us certain cases that are phenomenal in every respect, but not dealing with the general run of cases. Would any of you gentlemen be willing to trade places with one of these cases now at this hospital. living on liquid diet? Now, by liquid diet. I mean mashed potatoes, raw eggs whipped up to a liquid. some times forced through a tube in the mouth, other times through the diaphragm into the stomach. There are men in that hospital who have lived nine to fourteen months with their jaws bridged apart with cold amalgam, letting that pus which forms in the ulcerous formation of the bone, run back into their stomachs. You have not seen those cases.

Then, maybe, you will be told that your chances of getting well will never be good, or perhaps you will go through fourteen operations, both minor and major, suffering the pangs of a super-hell, and then be told you will outgrow your disability in time - that you should take advantage of the Vocational training.

That is all well and good. But have you taken the other side of the argument - that these men are not professional soldiers in any sense, but were called by the draft into this war, and that after the representations made at the time they were received into the camps, the idea was conveyed to them that they would be taken care of in every way possible? But have they done it?

The largest Insurance Company in existence, although run by the Government and supported by it in every way, has today dwindled to almost nothing but a large building filled to the brim with War Workers and claims so numerous that one of the officials said it may take ten years to straighten out some of them. A wartime bonus is given to these workers to keep them patriotic enough to wind up unfinished work, yet we who went through that Hell over There and the Hell of a thousand tortures in the hospitals - are we to be denied that which we thought we were paying for at the time that we were asked to take out this insurance?

I think that I am safe in saying that over ninety percent of the men understood that this insurance covered partial, as well as total, disability at the time of taking this out. It seems a funny thing to us that about thirty-eight hundred thousand men should make that mistake. Surely it does not speak well for

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And there are thousands and thousands that are willing to swear to it.

Mr. Lindsley quit the War Risk Bureau because of friction between him and those higher up, and it has been so since that time — no cooperation between the different department heads created to handle it for the emergency, and now that we are on a peace-time basis again, it seems to us who are left in the hospital, that the only solution is the combining of the War Risk Bureau, Federal Vocational Board, Public Health Service and the old Pension Bureau into one concrete organization, taking advantage of the men who have made good and shown the proper spirit and combining them with the Department of the Interior, for the good of the eighty thousand men who are entitled to the consideration heretofore mentioned. (Applause)

That there should be a more thorough interpretation of the various wound cases and their cause and after-effects, that this should be taken into consideration in the rating of the various wound cases, and that a Board should be sent to the hospitals throughout the country to get at the proper angle of the various wound cases in order to determine what per cent they should receive. We contend that the American table of mortality does not cover the peculiar situation that results from wounds received in battle, and that some consideration should be given to what these men did in civil life before entering the Army.

The sixteen hundred men in the hospital are not agitat-

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ed or unreasonable. But I ask you, have any of you, who are in a position to know, ever been through the wards of the hospital and tried to help, or give the men any advice as to what would be the best course for them to follow in the future?

Two men have come to the different hospitals from time to time and given a synopsis of certain things but the vital things that are needed to put them back to the pre-war standard have never been given to them. You must realize that these men are fighting all of the possible handicaps that can be thrown in their way, if they are to maintain themselves in the future. They have been very patient, and from the very time that they were conscripted into the Army, or enlisted, they have placed every confidence in the men whom this Government had placed in charge of the things that were vital to them. fied training and the shortness of time has been very bad for a great many of us, and in the future I think it will be very hard for anyone to get a former service man to sign a paper of any sort without reading it in full, and the complete explanation of By this I refer to the War Risk Insurance Application which we claim was represented to us as for partial disability as well as permanent, because about thirty per cent of us could not read or write. But it seems at the present time that the only guarantees we were blessed with was that we might be allowed a discharge, after insisting that we were capable of going on the outside and taking care of ourselves.

Thirteen months have passed by, and only in the last three months have officials done anything to try and get in touch

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with the men who are entitled to it -- referring to vocational training. Literature and pamphlets were given to some of us on the other side, saying what the Board would do for us, and making the propaganda work of George Creel look like funeral crape.

Have any of you men of the Vocational Board received a handicap that caused you to take up new work, starting at the very beginning and learning it over again? If you have, then you know what it is to bring the mind back into training so as to be efficient. It means almost double time and concentration for the age of 25 that it would before that. I am going to give you an illustration of one who is in the hospital at the present time, a man who has been twenty-six months in the Army. He claimed exemption on account of an aged father afflicted in a very bad way.

I might say, while I am reading this, that this man is not here tonight but if any of you gentlemen want to do something for a man who is in a very bad position financially and otherwise, as a favor you might go to his Congressman and ask him to give this man special assistance. If there is any one of you Senators or Congressman that would like to take up this, I would deem it a special favor to give you his name after we close the meeting.

As I say, he claimed exemption on account of an aged father afflicted in a very bad way, and a wife for whom he has had to pay doctor's bills continuously since being in the army. This man is now in the hospital with a disability to his right arm which makes him almost useless as a farmer, except as he may

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resort to hiring help to do his work. I might say that this man's age is 33. Can this man go to school at his age, and with a limited education make for any betterment in his future life the way the situation is handled at the present time? You men did not know he was out there at the hospital, did you? Well, he is there, and several more that I know personally, but your Survey Officer has never been to see them; and I canvassed one ward Sunday and found twenty-four men who have never been surveyed as to what they were going to do. Do you think that fair to the public which has been waiting and watching for tangible results from you men? Is it going to be a case of forcing you to action every time we want anything done for us?

One of the biggest faults we who are the subjects for consideration find in all cases connected with the different departments giving relief for the men is that there is no cooperation with the other sides of the Government, and we hope to see some of you men who are big enough to push the consolidation of the departments under one head through, getting results and immediate action on the thing in question.

I thank you. (Applause.)

MR. MILLER: Gentlemen, last November 11th at about 10:20 some of us at the front near Sedan heard that there was going to be an armistice. The French in their quaint phrase shouted "Fini la Guerre." Last 4th of March when you gentlemen were adjourning here and going to your homes, not knowing when you would be called again, and the President of these United States was back

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again from his first trip on the George Washington, there was a battle going on in Northern Russia. I am going to ask Private Nelson of the North Russia Archangel Expedition to tell you what hit him on the 4th of March, six months after we thought it was "Fini la guerre", and what he is now going through.

Private Nelson (Applause.)

PRIVATE NELSON: Mr. Chairman, in behalf of the soldiers who have come down here with me this evening, this is something that I am safe to say that I have never done in public before, and that is to make a speech. But nevertheless I will do my best, with your approval, and as I am one of the very few who are in this neighborhood from Northern Russia, I will tell you about that.

I went overseas in July, 1918, with the 339th Infantry, which they termed as Detroiters, you know, from Michigan. We sailed from England, landed in Northern Russia at Archangel on the 4th of September, and we went on to the interior of the land there for about two hundred and forty miles, where we came in contact with the Bolsheviks. The Bolsheviks had fled from Archangel after they had taken from that little city on the Northern coast of Russia everything that it possessed, including guns and ammunition that were sent from this country and England. These Bolsheviks were well supplied with the stuff that we had sent over there for the Russian army that had failed in the meantime, and the consequence was that the Bolsheviks had turned around and with the aid of the German army, charged on us with our own ammunition and guns.

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I was at the front continually from the time that we landed there until I was wounded, a period of about seven months. For most of the boys that were up there in Northern Russia, there was no relief. They were continually at the front for ten months. The cold weather up there is beyond mistake, and it was really very hard for those men who were not acclimated to that cold weather to endure it. I was wounded in a little village by the name of Vistoska, on the 4th of March, 1919, after we had retreated from the Bolsheviks under their pressure for about sixty miles. At the time that I was wounded I made my way to a little first aid, where they slapped a few bandages on me the best that they knew how, and from there on I traveled for about two hundred and forty miles, over ice and snow, on a little bit of a sled, a hand sled you may call it, in order to get to a hospital where I could get attention. This took about eight days. Now, there is no question about what I had to endure in that length of time, but I am glad to say that I am back to this great country that I surely did long for while I was over there.

But there was one little question that I had in my mind that I would like to bring up before the Congressmen, and this is the first opportunity that I have ever had. I have been talking to quite a number of boys in the Walter Reed Hospital in the various wards, and I find that there are many of these boys who are young married men, that are wounded, lying in the hospital. Now, these, men, privates in the United States Army, received for their pay thirty dollars a month. Fifteen dollars of this money they are compelled to pay to their wife as an allotment. The government also

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 pays fifteen, making a total of thirty dollars a month. Now, those men that have ten thousand dollars insurance to keep up, they are compelled also to pay out of the fifteen dollars that they have left about six dollars and eighty cents. At least, that is what I pay myself. My salary that I draw at the end of each and every month is eight dollars and twenty cents. Of course, I need at least tooth brushes and tooth paste.

Now, I don't believe that there is a man in this house tonight but who will agree with me that it is almost an impossibility in this day and time to exist on thirty dollars a month, let alone live. Now, I would like to see immediate steps taken in this behalf for the married men, also immediate steps taken for the relief of the single men that are lying there in the hospital, dissatisfied. I for one have an indefinite period of time to stay in the hospital yet, and all the time that I am in this Walter Reed Hospital I realize the fact that I am going in debt deeper and deeper every day for my home.

I thank you. (Applause.)

MR. MILLER: Gentlemen, at the time the war broke out, a man named Becker was a railroad brakeman. You know what that takes, that not only takes two good legs but strong arms and a quick mind to operate. To-night he sits before you here. He is going to tell you in a very few minutes his experience along the lines of Vocational Training.

MR. BECKER: Mr. Chairman, I had quite an unfortunate experience in the Vocational Training. I was located

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 last summer at Hospital No.3, Colonial, New Jersey, and made application for vocational training. The Captain up there told me it would take about six weeks. Well, I figured I would be discharged the first of August, but through another operation I am not out yet, and I am going to be discharged temorrow. But this is a good case. Now, that six weeks would have been up the first of August, if I did not have a second operation. I got a letter about the fifth or sixth of August, from New York, 467 Fifth Avenue, stating, "Please call at this office, as we desire some more information regarding your application." Now, that shows as the Senator from Utah says, that there are too many fingers in the pie, otherwise too many employes.

And now, I am down here at Walter Reed Hospital. October 9th, they closed up No. 3 hale and hearty, good and healthy. I want to get out. I have been fighting every day to get out and I am just getting out tomorrow. I want to get out, I am losing time and everything else, and my discharge is just going through tomorrow.

Now, here I am, three months here I am trying to get out, I am hale and hearty, nothing the matter with me, only a leg off, and I am hore yet.

And here is another case. I go down to buy some clothes.

I have not got this artificial leg yet. I am on crutches. I buy two
suits of winter underwear, two O.D. shirts, one coat, one pair of
pants, one pair of leggins, one pair of shoes. I figured I can't

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carry the overcoat, it makes a bundle that big. (Indicating size.) I am down at ward #86, about a half-mile from Q. M. These people down at the Q. M. want me to carry those clothes over on crutches, and I tell them I can't do it. I walked over to the phone and I said, "Can I use the phone?" They had two girl stenographers, and I was going to call up Col. Blennon. As soon as she saw I was going to call up Col. Blennon he said, "Oh, wait a minute," and grabbed the phone out of my hand. All right. She called up the ward and she said, "Send an orderly up here to help Becker carry his clothes." (Applause.)

MR. MILLER: There is another point that Mr. Becker wants to bring out.

NR. BECKER: Well, about this compensation, of course I have not been discharged yet, but I understand that the men are being discharged without being told what they are getting.

Now, of course, when I was on the road I was a conductor in the yards. Yard conductor is a good deal more dangerous than road conductor.

I am continually jumping on and off cars, I am cutting them loose and letting them go to all points and all different tracks, and I climb in and out of mud cars. I have a middle third amputation. I do not know what I will get on this compensation. They tell me the men being discharged are not being told what they may get.

MR. MILLER: What is your rating?

MR. BECKER: Why, my rating is \$42.00 a week.

MR. HILLER: In the army.

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MR. BECKER: No. on the railroad.

MR. MILLER: What do you get - your compensation?

MR. BECKER: Well, it is sixty-three per cent disability. I don't know what it is, they have not told me. About \$18.00 a month.

SENATOR SUTHERLAND: What did the Vocational Training people do for you?

MR. BECKER: No results: that is the last I heard of it. Of course, I have not been over to Fifth Avenue, because I am not out of the hospital. I am not discharged yet. But that is just a case. If I had been discharged the first of August -- I lost my people -- I haven't got a home -- I could have been out with that \$60.00, and what would I have done? I would have had to wait maybe six or ten weeks until the order went through. If I am discharged when this Vocational Order goes through I do not get this compensation. I would get that \$60.00 and I would have to wait six or ten weeks before I could get straightened out, and there I would have been with \$60.00 I thank you.

MR. MILLER: Private Becker will get \$18.00 a month. I want Private Levy of New York City to tell you what he is up against.

PRIVATE LEVY: Gentlemen, my case is similar to

Private Nelson's case, only I get less. (Laughter and applause.)

My case is similar to every Man's case in that Hospital. They are

all alike. I have a wife to support. I am a first class private,

drawing \$30 a month, and I have a wife to support which takes \$15

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away. Then I have insurance which takes \$6.60 away. I also have a father at home, and have a sister, a small sister and brother. My father is only a working man, struggling to get along, and I allot \$5 to him, which is no more than right after what he has done for me. (Applause.)

I am not the only man in the hospital in the same predicament, and what I would like to have is immediate action so that something could be done to remedy this.

I am going in debt every day while I am in this hospital, struggling to get along. I don't know how my wife can get along on \$30 a month. I will be in this hospital for six or eight months to come, as several of the other boys will be also, Now, I was supposed to be discharged about last week, and they suggested my taking a ninety days' furlough. While I am doing it, they say it is for my own good, and I am going to do it -- I am going to take the ninety days' furlough, which should start this week, and I would like to know how I am going to live, how the two of us are going to live, on \$30 a month while I am home, I don't know how I am going to make ends meet. While I am away I draw forty cents a day ration money. I do not think anybody could live on forty cents a day very well these days.

Well, I don't think I have any more to say just now.

I think I have said enough, stated my case; and every case in
the hospital is the same or similar. What the boys need is immediate action right away to help them out.

Thank you.

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MR.MILLER: Private Levy, what do you get in your pay envelope per month now?

PRIVATE LETY: \$6.50

COMMANDER D'OLIER: You have that and forty cents a day to live on during the next three months?

PRIVATE LEVY: During the next three months I have forty cents to live on, and that forty cents I don't get 'til I come tack. (Laughter and applause.)

PRIVATE LATTHEWS: If that chap by railroad accident or mishap in the railroad gets back twenty-four hours late he forfeits that forty cents a day. He gets his pay, his pay is given him, but he forfeits that little forty cents a day, which amounts to \$36.00 for the time he is away. If he is twenty-four hours late he forfeits that.

MR. MILLER: Gentlemen, that is private

Matthews from Virginia. You will hear from him a little bit

later more in detail.

We would not be complete at this meeting without a member of the Chamber upstairs, the House of Representatives, who, although he was over the age of the draft, felt it his duty to go into a training camp as a private soldier. Royal Johnson needs no introduction to you gentlemen. (Applause.)

HON, ROYAL C. JOHNSON (South Dakota): Speed will be my middle name in the few remarks I have to make, because I have learned in the bitter school of the House what every man hau to learn, that he is very lucky if he gets two minutes.

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There is another reason why I shall talk very fast and very much to the point. If I should attempt to extend my remarks in the Record tonight, some of my good friends on the left, who have had some bitter experiences in the school of the Argonne and different places, would be very likely to rise up in their wrath and say, "Well, let's go", and the chances are I would be forced to go. Now, I am going to talk as fast and to use as much speed as some of my friends did in the 92nd Division in the Argonne.

You know there are a good many things we do not care to tell about the war. I do not care to tell about some of the unpleasant things that happened in the Argonne, Chareau Thlerry and other places; and there are some of you, I might say, who do not care to tell about the pleasant things that happened in the Battle of Paris. (Laughter)

But I can talk about one feature of the war we can all agree upon, and that is the experience of every man who got anywhere near a machine gun, or got up against anything of that kind he was very anxious to remove himself from that particular spot.

Now, that was a characteristic of every race, every man that was in the show.

Two of these men from the 92nd Division, who worked up through the fire one day, until they commenced to hear this that you are accustomed to hear (indicating sound of machine gun): they came closer and heard that (indicating sound) that sounded like that. Of course, they went down in a shell hole, like many of you gentlemen have done; and they got up closer and heard that

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(indicating noise) Buzz and Bang ... And they went down again, like many of you have done, like all of you would have done if you had the opportunity, and they decided it was time for them to withdraw. They were going down one of those big, wide, French reads that always looked so good to you when you were going back. And to those of you who were not there, I want to call your attention to the fact that along those reads every five-eighths of a mile or a kilometer was a beautiful white post called a kilometer post. I never knew why they had them every five-eighths of a mile because I am not familiar with the politics in France, and I don't know how many lame ducks they had to take care of, but they certainly had a good many on every read.

Those two boys of the 92nd were hurrying back, and they were going some. One of them said, "My God, but that am a long fence we are passing." The other said, "Nigger, that ain't no fence, them are kilometer posts." They were making speed just like I am, going one a minute.

I am mighty glad to be here tonight, for your distinguished presiding officer is one of the few remaining in the
Senate, because every other Senator is a candidate for the Presidency. Sometimes I feel towards him like one Qualter Friend did
towards the other when he said, "All of the world is dishonest,
except me and thee, and sometimes I have my doubts about thee."
That is with reference to the gentleman from Indiana.

It is always a pleasure to be present when Uncle Joe Cannon is here. It is really unfair to some of us younger fellows,

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Another reason why I am glad to be here tonight is because of the presence of the distinguished gentleman from Delaware. I can testify that he is the only Colonel in the United States Army that I ever knew or ever heard of that a Second Lieutenant could go in after he had slept on the ground and roll him out of his bed and take his place without the Colonel resenting the intrusion.

Another reason that I am glad to be here is because these men at the various hospitals will commence to realize that the American Legion is willing to present their case and it can be presented, and I think it has been more ably presented by these men tonight than all of the members of the House and Senate could present it, and I only wish they could talk to the entire membership, and I wish they could go down and talk to the heads of the different Departments who want to move things, but who seem to be unable to get the personnel and the force that will push things along the way they should be pushed. Unless we are going to have the Ugly Head of Bolshevism rise up in our midst, some of the things that we have listened to are absolutely true, and they are the kind of things that we can't let go in this

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country. The only way to keep them below the surface is to meet the homest, fair, demands of these men.

My own feeling is that we should start out with the bonus. Some of the men differ with me in that, but I can call attention to the fact that the American Legion is on record, I think with an amendment.

It might be well for everyone to read it, because it says much between the lines.

I can only say my time has expired, and I would be proud to sit here and listen to the rest of these men who have given so much that the rest of us could not give for the protection of their country, that their Flag might be triumphant.

(Applause.)

MR. MILLER: For the benefit of all of the men in the hospital today, I will say that the speaker who just closed had forty-five square inches of his back taken out by an H.E. shell, and he knows what it is to be in the hospital on this side and that side.

There is a point that we have not touched on tonight yet. The American Legion is on record as favoring legislation covering it. We want to see the enlisted personnel and the commissioned personnel of the National Army and the National Guard retired for disability on the same ground that the officers' enlisted personnel of the regular army are retired upon when they are disabled. There is a wounded officer over there, Lt. Graham, of the old 109th Infantry, 28th Division. I want to have a word from him on that point. (Applause.)

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that was made overseas cited especially the First, Second, Third,
Fourth, Twenty-sixth, Twenty-eighth, Thirty-second and Forty-second
Divisions. Four of these divisions were regular divisions, four were
of the National Guard. The Regular Army divisions were partially officered by reserve and National Army officers, or rather, I should
say almost largely officered by temporary officers. The decision of
the United States Congress is proper, for the retirement of Regular
Army officers is considered the proper method where the men are permanently disabled.

After leaving the training camps men, under twenty-six years of age, many of them, were commissioned provisional lieutenants in the Regular Army. These men are retired on three-fourths pay with the regular officers. The men over twenty-six years of age, who gave up their professions, who gave up their business and everything to go in voluntarily and serve as officers, are simply discharged on a percentage, I believe, of thirty dollars a month. This is a decided discrimination against the National Guard, the Reserve Corps, and the National Army officers. For example, an old army man who is here this evening, with one arm gone and one leg disabled, and who has been in the service some twenty years as a Sergeant in the Regular Army, was commissioned during the recent war. He is at present physically disabled, cannot return to the Regular Army, and is simply discharged under the Compensation Act, although he has served with the best of

 the Regular Army officers in foreign service,

An old National Guard Colonel, sixty years of age, who commanded a regiment of field artillery, who through action has a leg gone and a bad skull wound, and who has made his mark inlife, has a standing which his family must live up to; and he is discharged on a percentage of thirty dollars a month. A provisional Lieutenant, a man under twenty-six years of age, who went to the first training camp, a provisional lieutenant, got smashed up a bit in a railroad wreck, has a fractured shin and is discharged, or rather retired on three-fourths pay for the rest of his life. A young West Point man out of the point one year, served in the war at Wachington, has a flat foot and is retired on three-fourths pay. (Laughter).

My whole point is that this First Lieutenant in the Guard, who has served over twenty years in the National Guard. has been discharged from the service and draws a percentage of thirty dollars a month, with a wife and four children. Before he went into the service his pay was about four thousand dollars a year. Warine Corps and Navy officers, we understand, are being retired with the same status, that is, temporary officers on the same status as the regular officers of that service. We understand that over two thousand officers have recently been retired at Governor's Island, but that very few of them have wounds.

We are not kicking against the system of the Regular

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an old present of field or level, sixty years of age, old or required a regiment of field or liftery, one through untion has a level of a regiment of field one who has who has well but a notion has a contract of the field of the first one in the result of the first of the first one a means.

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Event is discharged from the lengthed and draws a precentage of thirty nollars a month, with a wine and from children. Before he want date the aprecion cinger and from thousand dollars a year. Equire Corps and frry officers, we understand, and helm withred with the case status, that is, temps real cificers in the copy of the copy to cificers of the approximation. The results of the copy to the form that of the copy to the copy of the copy to the copy of the copy o

Army, we think it is proper and just for the officers of the Regular Army who are disabled; but we think if it is fair for them it is fair for all.

At the Walter Reed and all other hospitals we have many officers who are permanently disabled for life. So far we are not able to find out whether we are even entitled to 10% or 100% disability. Since last spring I have been personally trying to find out whether I can take Federal Vocational Training, and so far I have not been able to find out what I can take. I am at the present time thirty years old. I am young compared to many of the officers. National Guard Officers, first lieutenants, many of them are forty-five, and yet the only thing they can do to relieve the present emergency is to take Federal Vocational Training at \$80.00 a month and train to start in life again, when they are already past the mature age.

We understand that the only opposition against this is that the same mistake was made during the Spanish and Civil War, but that is no reason why another mistake should be made. We also understood that this war was fought to make the world safe for Democracy, and yet when we return, although we fought alongside Regular Army officers, although we bore the brunt of the burden -- and there is no National Army or National Guard Regiment that is ashamed of its record -- yet, at the same time, when we returned

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after fighting to make the world safe for Democracy, we find that the temporary officer is discharged on a percentage of thirty dollars a month, while the regular officer and the youngsters under twenty-six are retired on three-fourths pay for life.

(Applause.)

MR. MILLER: It is now eleven o'clock, gentlemen, but I think if Uncle Joe Cannon can show that he is wide awake and listening, his colleagues of either House will not mind staying here a few minutes longer so that we can finish our program.

I want to call upon Congressman Sweet of Iowa, the author of the bill that needs no description, except that we want it put through the Senate, in the words of the French, "toot sweet." (Applause.)

HONORABLE BURTON E. SWEET (IOWA): Mr. Chairman, Gentlemen of the Senate and House, Members of the American Legion, and Soldier Boys from Walter Reed Hospital:

I have listened with unusual interest to the statements and the speeches that have been made this evening.

We are now passing through a reconstruction period following a mighty war. Many unusual problems confront us as a nation and a people. Many questions are demanding immediate solution. There is universal unrest throughout the country. Production has failed to keep up with consumption. The cost

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of living is mounting higher and higher. The purchasing power of the dollar is less than one-half of what it was prior to the war. Labor and Capital are contending for supremacy. The rail-way problem must be solved. They must be unscrambled, if possible. The lawless, the I.W.W., the Anarchists, the Bolshevists, and the Reds, the enemies of our form of Government, must be taken care of by proper legislation. This element must be stamped out by force, if need be. America must not be the breeding ground for this type and character of men. They must understand that every true American has respect for the Constitution and the laws enacted thereunder, and is in favor of law and order. Let them understand once for all that America is for Americans. (Applause.) And when I say Americans I mean native and naturalized Americans, who are in harmony with the fundamentals of our institutions and in accord with the spirit and genius of our civilization.

While we are engrossed with these mighty problems we must not forget those who took part in the great war. Those who left their homes and loved ones; those who left their business to the care and keeping of their friends; those who went across three thousand miles of sea to vindicate the honor and integrity of our Government; those who defended the flag on foreign soil; those who gave their very lifeblood and endured the hell of battle that our cause might be triumphant.

What is our full duty to them? The dead are beyond our power to add or detract. What about their families, their wives, and children, and those who were dependent upon them?

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What about the living? What about those who have been maimed, their bodies torn by shot and shell, or perhaps ravished by disease? Those who are resting tonight upon beds of pain?

What can we do for them? What should we do for them as a grateful people, remembering the sacrifices they made, the hardships they endured and the dangers they encountered? What can we do to show our gratitude?

Someone has said that "Gratitude is the fairest flower that sheds its perfume in the heart."

I say to you tonight that a nation that will not defend its defenders and protect its protectors is a disgrace to the map of the World. (Applause.)

Some have advocated giving them land on easy terms.

Some have advocated loaning them money at a low rate of interest and for a long period of time. Some have proposed that they be given a bonus. Some have advocated that they be paid at the rate of thirty dollars per month for every month they served, and fractional part thereof.

All these plans have their advocates and are good as far as they go, but none of them, it seems to me, meet the immediate needs of the disabled soldiers and those dependent upon them for sustenance, clothing and support.

On October 6, 1917, Congress enacted the War Risk Insurance Act. The bill is divided into four parts -- Title I

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relates to the organization of the Bureau -- Title II relates to allotments and family allowances -- Title III relates to compensation to be paid in case of death or disability -- Title IV relates to insurance payable in case of death or total disability.

The objects and purposes of the Act were to take care of the families of the soldiers, sailors and marines, their wives, children and those who were dependent upon them, while they were fighting the battles of the Republic. It was war legislation. This is the first time in the history of the Nation that legislation of this character has been enacted prior to the close of a war. Our pension legislation has always been enacted after the war.

Now that the war is over what can be done to make the War Risk Insurance law meet the immediate demands and needs of the disabled soldiers, sailors and marines, and their dependent?

The allotment and family allowance features will soon become inoperative, for they relate solely to war conditions.

The compensation features should be amended to meet the existing conditions— first, as to the condition of disabled soldiers, as measured by their earning capacity in civil occupations — second, to meet the ever increasing cost of living.

The insurance features should be liberalized and made more attractive.

The organization and management of the Bureau should

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be made more efficient.

On September 13th the House passed a bill amending and modifying the War Risk Insurance act, keeping in mind at all times the immediate and imperative demands of the disabled soldiers, sailors and marines and their dependents.

In this Bill compensation for disabled soldiers was almost trebled. Under the present law a soldier without dependents receives for total temporary disability not to exceed thirty dollars per month.

Under the bill passed by the House he will receive eighty dollars per month. If he has a wife and children he will receive more than that.

The compensation features of the bill are made retroactive and if it is passed by the Senate in its present form the Government will immediately pay to disabled soldiers, sailors and marines over fourteen million dollars, in accordance with this phase of the bill.

It has been reported to me that in many instances disabled soldiers are borrowing money from the Red Cross and their relatives and friends in order that they may have sufficient funds to tide them over until the bill becomes a law. They simply cannot exist on the compensation they are now receiving. It is not a theory that confronts them but cold, hard facts. In justice this legislation should be immediately passed by the Senate.

The bill passed the House by a unanimous vote. The compensation features of the bill have met with almost universal ap-

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proval by disabled soldiers throughout the country. Thousands of letters have been written to Congressmen and Senators, voicing their approval. The bill has met with the enthusiastic support of the whole press of the country.

Not only that, the American Legion in convention assembled at Minneapolis, on November 10, 11, and 12, gave it their
unanimous endorsement. (Applause.) The Legion also suggested that
a number of important amendments be added to the bill, and especially one making yearly renewable term insurance payable in a
lump sum or thirty-six equal installments, at the option of the
insured. (Applause.)

Senator Smoot in his remarks tonight has stated that he will do all in his power to have the bill passed by the Senate as soon as possible, and I am sure that the Senator means just what he says. (Applause.)

The United States Senate during the last four months has been considering unusual questions. Those of prime importance have been the peace treaty, the league of nations and the rail-road bill.

If this bill were now a law we would not be listening to the statements and complaints from the boys at Walter Reed Hospital tonight. (Great applause.) They would be receiving the compensation to which they are justly entitled.

There is nothing nobler, nothing grander in this world, than to alleviate suffering. In my judgment there would be nothing nobler, nothing grander for the United States Senate to do, than to make the soldiers of the Republic a Christmas present by passing this bill immediately. (Applause.)

And when I speak of Christmas, it reminds me of a story.

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In a certain city in one of the Southern states people were lined up one morning in front of an express office. It was just before Christmas and they were receiving the packages that thoughtful friends had sent them. The white people were waited on first, and in due time the colored people received their packages. Among the colored people was an old gray-haired darkey, and when he received his package he placed it carefully and caressingly under his coat and walked away, his countenance wreathed in smiles. After he had walked along about half a block in some inexplainable way he dropped the package, and the bottle was broken, and the contents ran out upon the walk. The old darkey stood still for a moment as if in Then fully realizing what had happened, he exclaimed bewilderment. with great earnestness, "Ch, Lord, Christmas am came and went". (Applause).

I trust, gentlemen, that the inaction of the American Senate with reference to this legislation will not place the disabled soldiers of the Republic in the position of the old darkey, so that they can truthfully say, 'Th, Lord, Christmas am come and went." (Applause).

Gentlemen, during this period of reconstruction, let us keep pace with the march of events and the demands of the hour.

Let us honor ourselves by honoring those who honored the nation and mankind everywhere in the greatest struggle of all the ages.

Gentlemen. I thank you. (Applause).

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MR. MILLER: Corporal Hockie, of Warrenton, Virginia, on my right, was a farmer before he went into the Army. He has a leg here that he cannot operate without a brace. You see he cannot run the plow any more, and he can't sit on his hay rack. He is the last one of the boys from Walter Reed that we will hear a talk from tonight, but he has a real story. (Applause.)

CORPORAL HOCKIE: I feel kind of out of place here tonight talking to so many distinguished personages, but the idea is like that of the fellow down in Kentucky about the race horses. He went down there and asked to see some race horses and a man took him out and showed him some and said, "Here are some that once were among the finest horses that ever were on the track," Then the man took him over to another stable and said to him, "Here are some fillies and colts that have had the finest of ancestors and they are going to develop into some of the great fillies and colts of the future." And the man who was looking for race horses said:

"I am not asking for 'has been's or 'will be's,' I want a 'right now."

That is my point as to the situation of the Army here tonight. The boys have been trying to impress upon you and tell you the idea of what they want. What does it mean? We have been in the hospital for quite a while, as you will assume from the time of the Armistice, when it was signed until the present time, unless they are unlucky like this man here who was in the Army at North Archangel Expedition. There have been numerous things suggested as remedies of all kinds, but the man in the Hospital today receives his army pay regardless of what amount of insurance he carries. Written into the War Risk Insurance Act is a suggestion offered to the enlisted men and the commissioned officers of the

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Army Forces of the country, as a greater protection. These partially disabled men do not receive that greater protection.

Totally and permanently disabled men are in line to receive that.

The idea is here, that if a man is partially and permanently disabled while in the hospital he should receive the bemefit of that amount of insurance according to his percentage of disability, the same as the man that is totally and permanently disabled, because while the man is in the hospital he is totally disabled, and if his injury is permanent it should entitle him to this insurance.

However, undoubtedly the War Risk Act does not read that way, unfortunately, and there is a little word in there that says "permanent" that prevents these partially disabled men from getting a percentage of their insurance from the War Risk Insurance Department. If they could draw this insurance it would tide them over this oppressing economic condition at the present time. Many of them have families. Unluckily, I have none. They have to look out for their families. They have those questions on their minds and they have mothers and fathers and dependents to look out for. I have not either, because my people are lucky enough to be able to take care of themselves, they own a little farm and they get along, but the idea is that we have many conrades in the hospital that took out this insurance, but they do not get this allowance

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while they are in the hospital, but if they could get that they could send it out and it would be not spent or thrown away on unfertile land, not at all.

The question that is uppermost in my mind and has been since last Spring is while I have seen my buddies in the hospital there, in the condition that they are and seeing the letters that they get from the home folks urging them to send more compensation or more money so that they will be enabled to carry on the ways that they have for obtaining credit in their home places. This is most discouraging.

I do not know what efforts will have been made to alletiate the suffering of these men that I speak about. The totally disabled man is receiving his check at the present time, but the partially disabled man receives absolutely nothing but his army pay, which as has been testified to here is small enough.

There is just one little thing that I want to say, and that is this, that if the civilian employes of the United States Government are entitled to two-thirds of the pay as civilian employes of the Government, then the soldier when he is disabled should be entitled to two-thirds of his former pay.

The great Commander of the American Expeditionary Forces says this wam was really won by the civilian soldier. Now the civilian soldier who won this war was taken from civil life and

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The greet Communiar of the American Expeditioners Familia to this was was medily sen by the divilian roldist. Not the continue to the color to the c

placed in military life, which necessitated a great change. Since he has come back to this compaty his outfit has been demobilized, and his commades who did not suffer injury are back in civilian life, occupying positions, good positions, but of course in the majority of cases that depends on the individual. In the majority of cases these disabled men would not want any consideration at all from you if they had been discharged straight without a S.C.D. attached

on them. When you get a S.C.D. man it means this: That no employer of a private concern can faithfully take you and consider you in his business or in his work the same as a man that is not disabled.

Since the Federal Employe's Act of September 7, 1916, two-thirds of the former shlary of civilian employes of the United States has been paid, and I want to ask you, and we think it is only fair and just that we should ask it, that the service men should at least receive compensation for disability of insurance equal to that, of two-thirds of his salary before he entered the army, or navy, or whatever branch it was.

Gentlemen, I think that is all I have to say. It is: the point of my argument. I have very little to say, and I have gotten that out of my system. I thank you.

MR. MILLER: Sergeant Matthews has one point he wants to bring out.

SERGEANT MATTHEWS: Gentlemen, I did not intend to do

. - 14 \_ 11 . 1 0 15 . . , , , r , \* \* ·  this, but after I found out that it had not been brought out by
the men up until this time I thought I should do so. This is in
regard to the examination that is given you by the Insurance
Board. Now, there is one man at Walter Reed Hospital who rates

a man's disability so far as insurance is concerned, and he rates it from a table. A man with an ankle, stiff ankle, it makes no difference in regard to his stature, or his build, he is given a standard rate. Now, it stands to reason that a light man, a little man, would not be disabled so much as a man who was heavier. Is not that clear?

What I wanted to say was this. Why can't they have a Board examine those men? I know this from a personal standpoint. I went down myself to be examined. I lacked twelve and one-half per cent from being a dead man. In other words, I am eighty-seven and one-half per cent disabled. If I had twelve and one-half per cent more disability, I would be a totally disabled man, dead.

Now, I am not dead by a long sight, I will admit. I do not think it is fair that one man be allowed to do this. I went down there and went before what they called the board. This board was three men, three civilian doctors who never examined any of my injuries at all. They took it under the consideration of but one man today, and I feel that men ought to be allowed to be

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Examined by more than one man and no table to be used, because I know that there are no two wounds that have been received in this war that are exactly alike. There are absolutely no two wounds exactly alike. Wounds may affect a man differently. Now, in the hospital you will find men that the mere shock of losing an arm has affected mentally. Now, what consideration is given to that? A man may not be a "nut," may not be crazy enough for that, but his mental disposition may be lowered to a certain extent, and I feel that a man like that ought to be taken into consideration.

Now, they told me further, for example, if a man was a professional mechanic in life and lost a couple of fingers, that did not make any difference in regard to his disability. Now, if he was an expert tea-taster, if his palate was injured, that did not make any difference in his disability.

Now, owing to the extremes of this vocational education—I am getting off the point, but coming back to this vocational education—a man that was brought up there this morning, thirty—three years old,—how about the younger chaps?—the younger fellows in the army? There is a clause in this Vocational Education which says four years is the limit of time. How about those fellows that came out of High School under age and lied to get into the service? I am one of them. I will admit that I was a liar once in my life. I lied to get into service. When I was sixteen years old I enlisted, I am eighteen

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This as an in the same of the same design of the register. In I was income the same of the

years old today. I have been out of school two years. What college can I enter without a year's preparation? What college will take me without a year's preparation and put me through? Now, to get a college education, with a year's preparation would take five years. The clause says you have only four years to do it in. What can we do? That is from one extreme to the other. There is a man thirty-

three years old that aan't change, but the younger men are too young to do it. Something ought to be done there. That is all. I thank you.

MR. MILLER: Gentlemen, the word Centralia is a shrine in the American Legion memory. The Johnson family supplied two fighting Congressmen from the chamber above. We want to hear a very brief statement from Congressman Johnson of Washington, an American Legion member and a service man.

HONORABLE ALBERT JOHNSON (WASHINGTON): Mr. Chairman, Senators, my Colleagues, Members of the American Legion:

I can only take one minute. I have been profoundly impressed here tonight. I know that you all realize as we do in the House of Representatives, that each one of you can't do all of the work. Each resuber finds a committee and gets along to the best of his ability on that committee. It has been my pleasure to follow my colleague, Mr. Sweet. It has been my pleasure to follow my colleague, Mr. McFadden, on nitrate matters and the like of that. But I have only one purpose in Congress, to get the dirty, red, slimy snakes, out of the United States.

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And it is with a great deal of pleasure that I say to all of you, that there went on the calendar in the House of Representatives today a bill to make sure that these deportations that we have intended to take place shall take place, and right away. (Great applause.)

You see, each one of us in Congress has got something to push. This District which I have the honor to represent has been a hotbed of red revolution for ten years. I have been through it, every phase. When my people honored me with election to Congress, they knew that I would get on the Immigration Committee. I state that we have had in my time, seven years, two bills that we thought would work. And then, just to cap the climax on Armistice Day, in the very center of my District, this assassination took place.

These soldiers, a company of 100, marching in a joyful celebration were shot down in this way: The I. W. W's, these traitorous revolutionists, that have been gnawing at the foundation of this Government and are now doing it so boldly, planted some of their men in their hall, planted others with rifles on the hill nearby. Those in the hall were to fire when they heard a shot fired. Those on the hill were to fire when they heard a shot fired. These scoundrels in the hall fired at close range a couple of shots and then ran, and with a back signal the men on the hill, with long range rifles, fired, and those men, just back from Russia like that lad, fought, having served on

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In Ing the wood is defin by that hidd han exoche to elevan i the core bill, with long reason rists on, fixed, an taken rem, The course defined the spirit for the first and about the state of the course of the state of th were shot down with that uniform on. And one lad was killed, his insurance had lapsed owing to failure to get to the postoffice, as a result of the Russian Government.

Now, to show you what kind of men we have got in that district, the Reds will claim and their defense will be that our Legion boys started to rush their homes to mob them. That is not so. The start was made when the pistol shot was fired, and it might have been pretty quick; but when the Mayor of the City rushed in and called upon those Legion boys to save that jail with twenty men that they had arrested, save those men in the jail, the very Legion soldier whose four brothers who had been shot to death got in front of that jail and stood off the mob. That is Americanish. (Applause.)

One fellow, the fellow who ran with the pistol that fired these shots, was on the road trying to get out of town, and turned and shot a man, and was lynched. Now, over in New York there lies tonight, shivering and shaking in the wing of the Falis Island building there, a dirty, cowering, cowardly skunk, named Berkman, about to be deported to Russia, and I hope the cold part of Russia. The coward cringes and cries. Why? Because he is afraid of death. Think of it! An anarchist, the man that plunged a knife into the back of Henry C. Frick, the man who has planted rombs, the man who has written the most damnable literature preaching assassination,

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death by bomb, killing people himself, afraid to die! And that is the kind of dastardly trash they are, and they shall not survive in our United States. (Great applause.)

MR. MILLER: You have heard from the leaders of the Senate. I say leaders, because no one man leads the Senate. It is therefore only fitting that we should close tonight by hearing from the leader, I mean from the majority leader of the House of Representatives, Mr. Mondell, of Wyoming.

HONORABLE FRANK W. MONDELL: Mr. Chairman, Mr. Miller, Mr. Commander and Members of the American Legion, and you gallant young gentlemen who bear the honorable scars of war:

I am delighted to be here tonight. I want to thank you -I mean somebody-for an unusually good dinner. Did you do it,
Brother Jones?

DIRECTOR CHOLMELEY-JONES: No, sir, I did not.

MR. MONDELL: I have been delighted with all the speeches, and I am not going to make one myself. I was thrilled by the oratory of my late candidate for the Presidency, the gentleman from Indiana, the Senator from Indiana, Mr. Watson. (Applause. Laughter.) But he put me in bad by refusing to be a candidate.

A constituent from home dropped in a few days ago and wanted to talk on Presidential canidacies. Well, I mentioned the names of a few gentlemen who looked good to me. The next morning he called me up and he said: "You are not so much on giving tips on candidates. The fellow you named first and most favorably is out of the game."

Perhaps it is only temporary.

Enter the Committee of Miles Andrew Committee of the Comm

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SENATOR WATSON: Oh, no.

MR. MONDELL: Well, that's too bad, but there are plenty left, even at that. I enjoyed, as I always enjoy, hearing from Uncle Joe. I am delighted to know that our good friend, the Senator from Utah, does not propose to do a thing to the War Risk Bureau, but dismember it. I am sure that whatever happens to that great organization, the gentleman who at present presides over it, will be found doing his duty and doing it ably and well, wherever he may be called to service. (Applause.)

We have all had some experience with that War Risk Bureau.
We have all visited it frequently, corresponded with it regularly,
have consulted its efficiency frequently, and cussed it at least
part of the time. (Laughter.)

I think the Bureau is getting better. In fact, I know it is. God knows there has been an opportunity for improvement.

I am sorry that we have not gotten on well with our vocational-training. Surely Congress has been generous. Congress has meant well. Congress has done everything that anybody suggested should be done and I have not only been surprised but grieved to know that that organization with all of its opportunity has functioned so poorly.

I have been interested in the oratory of the evening from these gentlemen who are accomplished orators, but I have been very deeply touched and affected by the simple stories of the men from Walter Reed Hospital.

SEMATOT TOTECT: Co. . ...

Mr. Morigiff: Well, thet's one had there or plants of the chere of plants from I of the chere of the chert of the forest of the forest of the forest of the forest of the first from the first of the fi

We have all visited it frequently, corresponded with it regularly, bave consulted its efficiency frequently, and cussed it at least part of the time. (Laughter.)

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I am sorry that we have not getten or all with our year colical-straiging. Saraly Congress has been renerous. Congress has arrant wall. Congress has done respiktion that anybody magnest i absold be done and I have not only seen surjeted but triaved to keew that organization with all of its opportunity has fonctioned so portive.

There have been internated in the eratory of the evening from these monthymen who are accomplished erators, but I have held was nearly touched and affected by the simple stories of the mon from Welter Rend Tempital.

It certainly seems we have failed in our duty in certain regards. Brother Johnson just called attention to the fact that we each and all of us have our particular jobs, our particular lines of work. My particular line is to do whatever all of the other members conclude ought to be done, to help them accomplish those things which they think ought to be accomplished.

I am sure that while there are many men in Congress who have given careful attention to this matter of compensation and care of the wounded men of the service, we certainly have failed grievously of doing justice in certain classes of cases, as indicated by the statements that have been made here tonight.

I hope we may be able to remedy those faults and shortcomings. I collaborated without good friend Sweet and his colleagues
in connection with the bill that they drafted, and did what I could
to help them get the bill through the House in the Fall. We have all
regretted, of course, that the Senate has not been able, owing to the
press of other business, to broug that measure up, but we have nover,
any of us, at any time imagined that there was any possibility of the
failure of the legislation. There has simply been an unfortunate
situation that has prevented the measure from being taken up, up to
this time. I hope that it will be passed in the Senate very soon.
I repeat I hope very much that before we adjourn for the Christmas
holidws, Brother Sweet, that the bill may be agreed to in both
Houses. (Applause.)

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It is a pleasure to meet you splendid young gentlemen, to look you in the eye, to confer with you, to talk over with you those things you have in your mind. You come from every part of our great land. You have proven your worth on many fields the world around. The future is in your hands.

Uncle Joe, but I realize that those of us who have been on the field of action for a long time will before long give way to you young, vigorous, hearty, capable, dependable, patriotic young men, of the men of the American Legion. You are needed at home today, just as badly as you ever were needed on the battle line of the Western Front, for there are a lot of folk in this country at this time who are not thinking very straight, and folk that need the influence of well-intentioned right-thinking men. That is the field in which you are going to exert your helpful influence, and in the days to come you will do yourselves credit in the pursuits of peace and in the maintenance of true Americanism at home, as you reflected glory on your country in the battlefields beyond the sea.

I thank you. (Applause.)

MR. MILLER: Gentlemen, a matter of business has come up since I ennounced that Mr. Mondell would be the last speaker.

It is so pressing that a number of the State Commanders have called me aside and asked that Mr. McGuire be heard for a moment to express the ideas as held by them.

MR. MCGUIRE (NEBRASKA) (APPLAUSE.)

MR. T. J. MCGUIRE: Mr. Commander and Gentlemen of both Houses of Congress:

We are particularly directed to listen to the expressions from the eminent and distinguished senator from Utah along the lines of the bill as proposed by the American Region for the benefit of disabled men. I listened with very great care to some of the other Commanders also, and they seem toffeel that perhaps Senator Smootws expression has not quite met the point as laid down in our resolutions.

We have one concrete case, a man with one leg. He says that in order to benefit under the present laws he must hobble around on that one leg to three different bureaus in order to function properly. That was one case. There were others. Not, acting on those things and after a careful study, we decided to recommend to your honorable body the need of coordinating these Bureaus under one head.

I hold no brief for the War Risk Insurance. I am a member of Senator Smoot's political faith, therefore I have no partisan spirit.

I cannot see what benefit is going to come to the disabled men in the plan indicated by Senator Smoot as a possibility or a probability; that is to say, where a man in order to function, as our wounded buddy says, will have to go from the Pension Bureau to the War and Navy Departments and from there to the Post Office Department.

Our Legion resolution says these things ought to be co-

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 ordinated under one branch. Now, I understood today from a visit to some of our Congressmen that some of them have some personal grievances against the War Risk Bureau. We have grievances, too, those of us who were in the service, but we looked upon the grievances during the war as something that was incidental to war. You questioned the number of employes. Have you thought, Senatar, that the present number of employes is not only taking care of the business that has accrued and that is on the docket, so to speak, to be taken care of presently, but also the business, that accrued during the war, of nearly five million men? Those are pertinent facts.

Now, then, when you say this Bureau is improving and is doing better, it suggests itself to our minds that it would be better for you gentlemen to use your power and strength to support this and develop it and increase its efficiency, rather than to spread it to the four winds and divide it up into three or four bureaus. That is our thought. We are not Bolsheviks. We look to you as our representatives. We don't come and demand attention as some others have come to this body. We come to you and put our case before you after we have studied it; and at least with all due respect to the Senator from Utah, we have studied it as carefully as he has and perhaps more carefully from the standpoint of our buddies who sit around here without limbs and without features, and with other marks of disability upon them.

So therefore, let us say to you, sir, that our Legion resolution commends itself to your attention, that we believe that this War Risk Bureau -- call it what you may, but whatever Bureau

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no coli meno pripi judo concentrata nego per trata i medicante ma Pripi de Signi de incidenta provide de menore de Directi de membro estiblica e co La confirmación de la colocal de incidenta de menore de Circo de un cuanto estiblica e colo it is or whatever organization it is — all these functions should be coordinated under one head, and that the breaking up of this Bureau and separating the work and giving part of it to the Pension Bureau, part to the War and Navy Departments and part to the Post Office Department — which certainly cannot be held up as a mark of efficiency today — will not tend to make these disabled men any happier in their lot. (Applause.)

HONORABLE REED SMOOT: Just one moment, please. It would be altogether too long for me to even start to take the time to reply, but I want to say to Mr. McGuire that I think that I have given as much attention to this subject as any man, and if I can not convince any man who has, first, the interest of the Government, next the interest of the soldier at heart, that the proposition that I suggest here is better than the situation as it exists today, I do not want him to support it, and I shall say so on the floor of the Senate if it ever comes up. But as I stated here tonight I have not time to go into the detail of this matter, so I will ask to be excused and I am going to ask the soldiers to withhold their judgment until the whole case is presented.

God knows I do not want to do anything that is to your disadvantage, and if there is any better way to correct the evils that we all know exist, I am for that way. I received a letter the other day from a young man in my State, and this Bureau has been trying to make him dead for six months, and he won't be dead, and his wife won't allow him to say that he is dead. There are so many things, so far as the

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duplication of work is concerned, that I would like to talk to you about, but I can not say to you all that I would like. One thing I will say is that one of the greatest evils in this Government today is the duplication of work.

MR. MCGUIRE: I agree with that, sir.

SENATOR SMOOT: We are spending not a hundred million, but hundreds of millions of dollars in duplication of work. Talk about the Health Department of this Government! Do you know that there are forty-six agencies doing exactly the same work? No, of course you don't.

MR. MCGUIRE: We have asked that that be brought under one head, Senator.

SENATOR SMOOT: Yes, but additional divisions will be created that will bring shout exactly the same thing. I am in a position to know what they are trying to do in the other Departments, and I am trying to make a transfer that will not only be of advantage to the Government, but preferable for everybody interested.

I want to say just one word as to what was said here tonight in relation to the non-action of the Senate after the thirteenth day of September, the day the House acted on the Sweet Bill, and why it has not been acted upon by the Senate. I am going to ask the soldiers here, whenever they hear a complaint made of the Senate that it did not act earlier upon the Sweet Bill,

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to call the attention of the man who makes the complaint to the fact that from the thirteenth day of September to the very day that they voted upon the League of Nations the United States Senate was working with all its power to save our present form of Government, to preserve America's independence and severeignty. Just tell tham that!

Gentlemen, Senator Watson will close the meewing.

SENATOR WATSON: Mr. Chairman and Gentlemen: I know that we all feel that it has been good for us to be here. Our hearts have been touched, our patrictism has been aroused, our sense of justice has been stirred by those very simple, direct, statements from the Boxs of Walter Reed Hospital.

We all know that the War Risk Insurance was created hastily, that it was organized under extreme conditions, that there were many inequalities and many inequalities, and that after awhile under some system it is all going to be straightened out, and the rough places will be made smooth, and the crocked places will be straight. I feel sure that you will have no reason to complain of the inattention of the American Congress, just so soon as we can arrange for proper legislation. Of course, nobody, as Uncle Jos has said, will always be satisfied with legislation, because we are so many millions that are directly interested, and it is impossible to legislate for the case of each individual concerned. But on the whole this legislation will be satisfactory to you because we know that we are the representatives of the people, the servants of the men who have fought this war and won it.

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The sad feature of it all, is perhaps, that all our soldiers did not return, and it is always to me the saddest of all the features of this war, to think of those who lie silent this night, away over yonder in foreign lands. It seems so far away when we think of our Boys, away from their homes, away from those who loved them, and in turn were loved by them. I take it that we can not more properly close this meeting than by standing in silence for a while, in memory of our sacred dead who sleep so far away, in foreign fields where they wait the call of angels.

(All rise. Meeting adjourned.)

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